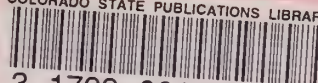


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**SEVENTY-NINTH
ANNUAL REPORT
OF THE
STATE BANK OF COMMISSIONER
OF THE
STATE OF COLORADO**



To His Excellency

ROY ROMER

The Governor of the State

of

Colorado

**For the period from January 1, 1988
to December 31, 1988**



TABLE OF CONTENTS

Letter to Governor Romer.	i
The Year of Transition.	ii
Colorado State Banking Board.	iii
Division of Banking Personnel	iv
 COMMERCIAL BANKS	
Charters Approved and Issued.	1
Closures.	2
Mergers	2
Conversions	3
Abstract.	4
Statements of Condition	5
 INDUSTRIAL BANKS	
Mergers.	178
Dissolutions	179
Charters Rescinded	179
Abstract	180
Statements of Condition.	181
 TRUST COMPANIES	
Abstract	227
Statements of Condition.	228
 Index.	 233



December 31, 1988

TO: His Excellency Roy Romer
Governor of the State of Colorado

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state chartered commercial and industrial banks in compliance with the provisions of section 11-2-110, C.R.S. (as amended). Publication and distribution of this report are made in accordance with the provisions of section 11-2-110 and Title 11, Articles 1 through 11, known as the Colorado Banking Code of 1957.

The 173 state chartered commercial banks reported total deposits of \$5,768,379 as of December 31, 1988, and total assets of \$6,505,734, also ending December 31, 1988. Assets decreased by 8.7 percent over those reported in December 1987. At the end of 1987, there were 189 state chartered commercial banks with total assets of \$7,126,839 and total deposits of \$6,261,798.

Colorado has five trust companies with total trust assets of \$69,723 and reported total liabilities and equity capital of \$69,723 as of December 31, 1988. The Statement of Condition of state chartered trust companies is herewith in compliance with section 11-23-114(3), C.R.S. (as amended).

The 46 state chartered industrial banks in Colorado reported total deposits of \$286,775 and total assets of \$503,218 as of December 31, 1988. This represents a 36 percent decrease since December 31, 1987 at which time the 72 state chartered industrial banks reported total assets of \$782,706.

Very truly yours,


Ralph E. Mires
State Bank Commissioner

In May of 1988, the Division of Banking received its performance audit from the State Auditor's office. The report enumerated several deficiencies and made 68 recommendations for improvement.

To address the deficiencies, six task forces were formed to review the Division's operations. The task forces consisted of individuals from within state government, representatives from the regulated industries, and individuals from other regulatory agencies and the professional community. In all, there were over 100 individuals involved in this effort, the majority of whom volunteered their time. Through their efforts, Colorado should have a regulatory agency which promotes competition, protects depositors and insures that the credit needs of its citizens are met.

As a result of their efforts, an improvement plan was developed which addresses revisions to statutes, monitoring of institutions through both on-site examinations and off-site review of financial reports and the Division's operations from chartering to closing of an institution.

As 1988 came to a close, the initial stages of implementing the plan had begun.

In the legislative area, five bills which are to be introduced into the 1989 legislative session had been drafted. One bill states the mission of the Division and establishes the criteria which must be considered when making decisions. Another bill allows the Division to perform its examination responsibilities based on organizational risk, while another provides the Division with much needed enforcement tools. The powers of the Banking Board and the Commissioner are clearly defined in another bill. Furthermore, regulatory parity will be insured by the passage of a bill allowing the Banking Board to establish, through rule making, permissible kinds and levels of loans and investments. This bill will also allow the Banking Board to define capital and determine its adequacy. The Public Deposit Protection Act is being rewritten. The new Act will significantly increase the protection of public funds.

The passage of the five bills will allow the Division to streamline its operations while at the same time strengthening its ability to insure a safe and sound financial environment.

Automation is being introduced into the Division. Areas identified for automation include field examination, in-house monitoring, tracking of items in process and the measuring of the productivity of the Division.

During the next two years, the Division should be fully automated. Through automation, the examination reports will be of a higher quality and more timely. Automation will improve in-house monitoring. Compliance with the Public Deposit Protection Act will be insured, and problems in institutions can be more quickly identified and addressed. A tracking system will insure timely responses to inquiries and timely compliance with corrective actions. The automated tracking system will allow for a better utilization of resources and provide the basis for measuring the productivity of the Division and its staff.

The chartering and approval process is being changed. New forms will provide more useful information and statute changes will provide consistency in the process for all institutions supervised by the Division. In the event an institution must be closed, statute changes and new procedures will make it easier to appoint the Federal Deposit Insurance Corporation as receiver, while improving the likelihood that banking services will continue in the community. Operations will be improved with the development and adoption of a significant number of policies and procedures identified by the task forces. The new forms, policies and procedures should be completed by January, 1990.

This year has marked a new beginning for the Division of Banking. All individuals involved in the improvement process will know that the Division has achieved its goals when it receives certification from the Conference of State Bank Supervisors.

COLORADO STATE BANKING BOARD

J. Robert Young
Chairman

Charles L. Casteel
Term Expires July 1, 1991

Walter C. Emery
Term Expires July 1, 1991

Lillian Gutierrez
Term Expires July 1, 1991

R. Kent Landmark
Term Expires July 1, 1991

Sandra McCray
Term Expires July 1, 1989

John M. Stafford
Term Expires July 1, 1991

Legal Counsel

Barbara M.A. Walker
First Assistant Attorney General

DIVISION OF BANKING

Ralph E. Mires
State Bank Commissioner

James T. Dillon
Chief Deputy Bank Commissioner

J D Chatman
Chief Financial Institutions Examiner

Kenneth R. Ehrich Louise A. Fish Lee B. Woodbury
Senior Financial Institutions Examiners

Leonard A. Reish
EDP Auditor II

Morris Augusta
Margaret Chalmers
Walter Epting
Milad G. Fam
Randy Garrouette
Daniel A. Gloekler
Virginia Greenwalt-Belmain
David Gruber
Victor A. Hangar
Robert Hinton
Robert E. Kissel
R. Charles Krieger

Kenneth E. Malskeit
Michael R. Mitchell
E. Earl Penwell
Ronald R. Roberts
Thomas E. Rockwell
Raymond Schorn
Robert L. Smith
Richard W. Thomason
G. John Uebelhoer
David C. Webb
John Wood
Richard D. Woodward

Financial Institutions Examiners

Cynthia Chamberlin
Administrative Officer II

Melissa Long
Senior Secretary

Annette Trujillo
Senior Secretary

Christina Suazo
Senior Secretary

Laura Swann
Senior Word Processor Operator

Jack Rhoads
Accounting Technician II

Gina Simpson
Administrative Clerk

Gloria Montez
Typist B

Margaret Valdez
Typist B

NEW COMMERCIAL BANK CHARTERS APPROVED AND ISSUED

<u>Date Charter Issued</u>	<u>Name, Bank Location and Charter #</u>	<u>Capital</u>	<u>Surplus</u>	<u>Undivided Profits</u>
6/03/88	Security Bank of Colorado, Aurora #625 (formerly Security Bank of Aurora)	300,000	300,000	50,000
9/21/88	First Security Bank of Craig #627 (formerly Craig National Bank)	100,000	100,000	1,000

COMMERCIAL BANK CLOSURES

<u>Charter #</u>	<u>Bank Name and Location</u>	<u>Date Closed</u>
472	Security Bank of Boulder	6/02/88
594	Bank of Westminster	6/22/88
584	Citizens Bank of Littleton	9/15/88
600	Peoples State Bank of Meeker	9/23/88

COMMERCIAL BANK MERGERS

<u>Charter #</u>	<u>Bank Name and Location</u>	<u>Date of Merger</u>
346	Commercial Savings Bank of Sterling is now Century Bank Sterling, Sterling, CO	2/04/88
496	The Bank of Colorado is now Century Bank Broadmoor/Skyway, Colorado Springs, CO	3/15/88
476	Rocky Mountain Bank is now Century Bank Fort Collins, Fort Collins, CO	4/01/88

COMMERCIAL BANK CONVERSIONS

540	El Paso County Bank (converted to Peoples National Bank)	6/01/88
451	United Bank of Pueblo (converted to United Bank of Pueblo, N.A.)	9/01/88
435	United Bank of Aurora (converted to United Bank of Aurora N.A.)	10/03/88
611	United Bank of Aurora South (converted to United Bank of Aurora South N.A.)	10/03/88
428	United Bank of Brighton (converted to United Bank of Brighton N.A.)	10/03/88
465	United Bank of Broomfield (converted to United Bank of Broomfield N.A.)	10/03/88
492	United Bank of Durango (converted to United Bank of Durango N.A.)	10/03/88
546	United Bank of Garden of the Gods (converted to United Bank of Garden of the Gods N.A.)	10/03/88
198	United Bank of Ignacio (converted to United Bank of Ignacio N.A.)	10/03/88
462	United Bank of Littleton (converted to United Bank of Littleton N.A.)	10/03/88
417	United Bank of Sterling (converted to United Bank of Sterling N.A.)	10/11/88

COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	173 BANKS 12-31-88	% TO TOTAL	189 BANKS 12-31-87	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	552,719	8.5	691,598	(138,879)	20.1
SECURITIES	1,315,423	20.2	1,706,825	(391,402)	23.0
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	522,370	8.0	379,958	+142,412	37.5
LOANS AND LEASE FINANCING RECEIVABLES	3,773,568	58.0	3,983,880	(210,312)	5.3
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	(84,858)	(1.3)	(81,554)	+3,304	4.1
LOANS AND LEASES, NET	3,688,710	56.7	3,902,326	(213,616)	5.5
ASSETS HELD IN TRADING ACCOUNTS	8,820	.2	838	+7,982	952.5
PREMISES AND FIXED ASSETS	173,092	2.7	192,404	(19,312)	10.0
OTHER REAL ESTATE OWNED	97,083	1.5	104,062	(6,979)	6.7
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	144	0.0	488	(344)	70.5
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	666	0.0	382	+284	74.3
INTANGIBLE ASSETS	1,702	0.0	833	+869	104.3
OTHER ASSETS	145,005	2.2	147,125	(2,120)	1.4
TOTAL ASSETS	6,505,734	100.0	7,126,839	(621,105)	8.7
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	5,768,379	88.6	6,261,798	(493,419)	7.9
- NONINTEREST BEARING	1,287,183	19.8	1,435,882	(148,699)	10.4
- INTEREST BEARING	4,481,196	68.8	4,825,916	(344,720)	7.1
FED FUNDS PURCHASED AND SECURI- TIES SOLD UNDER AGREEMENTS	165,910	2.5	196,442	(30,532)	15.5
DEMAND NOTES/U.S. TREASURY	9,865	.2	10,924	(1,059)	9.7
OTHER BORROWED MONEY	7,548	.1	5,261	+2,287	43.5
MORTGAGE INDEBTEDNESS	22,638	.4	25,671	(3,033)	11.8
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	666	0.0	382	+284	74.3
NOTES AND DEBENTURES	10,710	.2	7,760	+2,950	38.0
OTHER LIABILITIES	57,083	.9	71,317	(14,234)	20.1
TOTAL LIABILITIES	6,042,799	92.9	6,579,555	(536,756)	8.2
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	2,000	0.0	300	+1,700	566.7
COMMON STOCK	108,374	1.7	118,311	(9,937)	8.4
SURPLUS	208,103	3.2	228,754	(20,651)	9.0
UNDIVIDED PROFITS/CAPITAL RESERVES	144,458	2.2	199,919	(55,461)	27.7
TOTAL EQUITY CAPITAL	462,935	7.1	547,284	(84,349)	15.4
LOSSES DEFERRED	3,043	0.0	0	+3,043	0.0
TOTAL LIABILITIES AND EQUITY CAPITAL	6,508,777	100.0	7,126,839	(618,062)	8.7

OFFICERS-

BRENT BARLOW, PRESIDENT; BETTY FARLOW, VICE-PRESIDENT;
CHRISTINIA PEARSON, CASHIER

DIRECTORS-

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF,
HAROLD GUZOFKY, EMIL HECHT, WILLIAM B. KEMPER, LARRY A. MIZEL,
DONALD P. SHWAYDER, GARY KLEARMAN, RAYMOND T. BAKER

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,857
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	13,035
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	325
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,970
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	109
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,861
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	634
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	379
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,186
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,186

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,993
(1) NONINTEREST-BEARING.....	6,554
(2) INTEREST-BEARING.....	15,439
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,125
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,961
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,061
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,061
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,186

OFFICERS-

CHARLES B. ISRAEL, CHAIRMAN OF THE BOARD; ALLEN R. KOENEKE, PRESIDENT;
THOMAS W. GRIFFITHS, VICE-PRESIDENT, SUSAN BORRINI, CASHIER

DIRECTORS-

ALLEN R. KOENEKE, CHARLES B. ISRAEL, ROBERT ODEN, CAROL ANN KOPF,
J. THOMAS CLARK

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,312
B. INTEREST-BEARING BALANCES.....	4,417
2. SECURITIES.....	2,978
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	36,792
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	444
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	36,348
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	628
7. OTHER REAL ESTATE OWNED.....	200
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	772
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	50,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	50,205

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	45,840
(1) NONINTEREST-BEARING.....	11,515
(2) INTEREST-BEARING.....	34,325
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	400
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	171
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	46,411
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	650
25. SURPLUS.....	684
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,460
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,794
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,794
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	50,205

OFFICERS-

KURT ADAM, PRESIDENT; MARY M. RYERSON, VICE-PRESIDENT

DIRECTORS-

WILLIAM E. CLARK, RICHARD J. MEEKER, F.P. STONE, MICHAEL J. PINT,
LEE R. ANDERSON, RODNEY P. BURWELL, JOHN M. MORRISON, KURT E. ADAM,
GERALD F. GROSOWLD

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,373
B. INTEREST-BEARING BALANCES.....	1,812
2. SECURITIES.....	21,801
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	30,658
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	230
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	30,428
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,600
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	349
11. OTHER ASSETS.....	2,318
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	70,981
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	70,981

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	65,980
(1) NONINTEREST-BEARING.....	18,940
(2) INTEREST-BEARING.....	47,040
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	484
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	66,464
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,867
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,517
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,517
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	70,981

OFFICERS-

JOHN M. STAFFORD, CHAIRMAN OF THE BOARD; KENT D. BOYD, PRESIDENT;
JOHN MCLAUGHLIN, VICE PRESIDENT

DIRECTORS-

MARVIN F. OWENS, JR., CHARLES A. DRUMMOND, RONALD D. MCLELLAN,
JOHN M. STAFFORD, DONALD H. ECHTERMEYER, KENT D. BOYD

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,521
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	14,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	300
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,242
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	614
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,628
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	604
7. OTHER REAL ESTATE OWNED.....	431
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	520
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,254
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,254

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,113
(1) NONINTEREST-BEARING.....	8,256
(2) INTEREST-BEARING.....	27,857
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	204
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,317
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	2,558
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	921
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,937
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,937
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,254

OFFICERS-

JOSEPH D. FREUND, CHAIRMAN OF THE BOARD; JAMES C. LEWIEN, PRESIDENT/CEO;
CAROL A. HARDY, SR. VICE-PRESIDENT/CASHIER; PAUL W. SHOEMAKER, VICE
PRESIDENT

DIRECTORS-

JOSEPH D. FREUND, JAMES C. LEWIEN, PAUL V. MURRAY, JR., LESTER PEDICORD,
DWIGHT C. RIDER, JAMES B. WALTERS

DECEMBER 31, 1988

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ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,721
B. INTEREST-BEARING BALANCES.....	498
2. SECURITIES.....	12,720
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,630
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,597
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	459
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,138
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	421
7. OTHER REAL ESTATE OWNED.....	1,297
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	678
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	46,103
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	46,103

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	42,399
(1) NONINTEREST-BEARING.....	9,216
(2) INTEREST-BEARING.....	33,183
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	91
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,490
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,633
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,480
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,613
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,613
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	46,103

OFFICERS-

R. JORGENSEN, PRESIDENT; SUZY K. BURRITT, CASHIER

DIRECTORS-

NORMAN BROWNSTEIN, ROBERT W. GRAF, HAROLD GUZOFISKY, EMIL HECHT,
WILLIAM B. KEMPER, R.L. MCGILVER, LARRY A. MIZEL, RAYMOND T. BAKER,
DONALD P. SHWAYDER, MICHAEL FEINER, GARY KLEARMAN

DECEMBER 31, 1988
ASSETS:

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1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,339
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	15,670
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,559
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	188
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,371
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	131
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	436
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,192
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,192

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,968
(1) NONINTEREST-BEARING.....	7,357
(2) INTEREST-BEARING.....	16,611
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,062
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,030
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,130
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,192

OFFICERS-

HOMER H. LYLE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT R. MIDCAP, EXEC.
VICE-PRESIDENT; DAVE EDWARDS, VICE PRESIDENT; JOAN MCNULTY, CASHIER

DIRECTORS-

EDWARD M. WILLIS, RONALD E. CHISM, F.R. FULLER, THOMAS W. NEVIN,
HOMER LYLE, GEORGE L. STRIKE, LOUIS N. STRIKE, ROBERT R. MIDCAP

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,550
B. INTEREST-BEARING BALANCES.....	3,000
2. SECURITIES.....	11,855
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,285
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,753
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	200
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,553
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	778
7. OTHER REAL ESTATE OWNED.....	167
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	428
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	39,616
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	39,616

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,321
(1) NONINTEREST-BEARING.....	10,013
(2) INTEREST-BEARING.....	26,308
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	296
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,617
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	999
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,999
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,999
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	39,616

OFFICERS-

MARTHA J. BALTZ, CHAIRMAN/ACTING PRESIDENT; BRENDA B. MAZAR, VICE-PRESIDENT/CASHIER

DIRECTORS-

MARTHA J. BALTZ, BRENDA B. MAZUR

DECEMBER 31, 1988
ASSETS:

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1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,573
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	841
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,570
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	187
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,383
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	707
7. OTHER REAL ESTATE OWNED.....	374
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	284
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	11,287

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	9,743
(1) NONINTEREST-BEARING.....	3,650
(2) INTEREST-BEARING.....	6,093
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	872
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,615
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	72
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	672
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	672
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,287

OFFICERS-

ROGER D. KNIGHT, III, PRESIDENT/CHAIRMAN OF THE BOARD;
SUSAN PFANNENSTIEL, CASHIER

DIRECTORS-

HENRY R. ROBINSON, FREDERICK N. FANNING, ROBERT W. GREGORY,
ROGER D. KNIGHT, III, ROBERT J. MCFANN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	685
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	293
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	605
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,669
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	125
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,544
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	340
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	150
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,617

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,275
(1) NONINTEREST-BEARING.....	1,842
(2) INTEREST-BEARING.....	4,433
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,311
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,287
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,281
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	306
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	306
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,617

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; RANDY DIERS, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, ROGER A. BEHLER, TERRY L. HALVERSON

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,731
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,652
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,839
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,642
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	171
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,471
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	749
7. OTHER REAL ESTATE OWNED.....	380
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	692
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	34,514
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	34,514

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,523
(1) NONINTEREST-BEARING.....	10,361
(2) INTEREST-BEARING.....	22,162
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	55
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,578
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	850
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	786
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,936
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,936
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	34,514

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; DAVE SCRUBY, PRESIDENT;
JO BERRY, CASHIER

DIRECTORS-

WILLIAM B. VOLLBRACHT, WALLY A.E. DEBEQUE, JACK E. EDGINGTON,
ERNEST GIANINETTE, PETER N. GUY, RODNEY E. SLIPER, DAVE SCRUBY,
J. ROBERT YOUNG, ROBERT P. DOWNS

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,121
B. INTEREST-BEARING BALANCES.....	1,285
2. SECURITIES.....	1,744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	317
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,262
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	170
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,092
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	347
7. OTHER REAL ESTATE OWNED.....	8
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	198
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,112
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,112

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,770
(1) NONINTEREST-BEARING.....	1,876
(2) INTEREST-BEARING.....	13,894
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	137
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,907
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	125
25. SURPLUS.....	545
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	535
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,205
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,112

OFFICERS-

H.J. LEPLATT, CHAIRMAN OF THE BOARD; JAMES W. SOWER, PRESIDENT;
DAN R. FORD, GLADE E. STOWELL, VICE-PRESIDENTS; LINDA L. HARDY, CASHIER

DIRECTORS-

JOE D. FORD, H.J. LEPLATT, JAMES W. SOWER, GLADE E. STOWELL, CECIL SOWER

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	679
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	4,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,793
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	65
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,728
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	169
7. OTHER REAL ESTATE OWNED.....	165
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	209
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,913
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	13,913

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,682
(1) NONINTEREST-BEARING.....	1,859
(2) INTEREST-BEARING.....	10,823
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,768
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	745
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,145
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,145
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,913

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; TERRY L. HANNUM, VICE-PRESIDENT;
ROBIN ROSE, CASHIER

DIRECTORS-

CARROLL V. SORELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK,
MYRTLE TISONE, STEVEN K. BOSLEY

DECEMBER 31, 1988

000 OMITTE

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,199
B. INTEREST-BEARING BALANCES.....	74
2. SECURITIES.....	6,430
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,610
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	36,736
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	576
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	36,160
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,627
7. OTHER REAL ESTATE OWNED.....	745
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,136
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	56,981
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	56,981

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	50,708
(1) NONINTEREST-BEARING.....	17,745
(2) INTEREST-BEARING.....	32,963
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	996
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	671
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	250
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	52,625
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	646
25. SURPLUS.....	2,198
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,512
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	56,981

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; JEFFREY N. STIFFLER, EXEC. VICE-PRESIDENT;
DONALD A. LANCASTER, CASHIER

DIRECTORS-

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY,
PHILIP E. LOWERY, DONALD H. SCHURR, JR., JEFFREY N. STIFFLER,
RUSSELL K. OSGOOD, JEROME C. DARNELL

DECEMBER 31, 1988
ASSETS:

000 OMITTE

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	670
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	665
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,372
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	207
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,165
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	761
7. OTHER REAL ESTATE OWNED.....	553
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	152
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,166

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,463
(1) NONINTEREST-BEARING.....	2,623
(2) INTEREST-BEARING.....	10,840
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	102
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,565
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	401
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,601
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,601
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,166

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, HUGH J. WHITCOMB,
JIM CLEMENT, VICE-PRESIDENTS; MARLENE R. KOENIG, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL,
MICHAEL E. BENNETT

772 DECEMBER 31, 1988 000 OMITTE
ASSETS:

1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
670	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,285
665	B. INTEREST-BEARING BALANCES.....	
2.	SECURITIES.....	8,698
200	3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
	A. FEDERAL FUNDS SOLD.....	3,520
	B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4.	LOANS AND LEASE FINANCING RECEIVABLES:	
	A. TOTAL LOANS AND LEASES.....	17,150
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	146
665	C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
	D. NET LOANS AND LEASES.....	17,004
661	5. ASSETS HELD IN TRADING ACCOUNTS.....	
653	6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,098
	7. OTHER REAL ESTATE OWNED.....	653
	8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
	9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
52	10. INTANGIBLE ASSETS.....	
66	11. OTHER ASSETS.....	378
	12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,636
66	B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
	C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,636

LIABILITIES:

63	13. DEPOSITS:	
	A. IN DOMESTIC OFFICES.....	31,040
	(1) NONINTEREST-BEARING.....	14,617
	(2) INTEREST-BEARING.....	16,423
	14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
	A. FEDERAL FUNDS PURCHASED.....	
	B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
	15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
	16. OTHER BORROWED MONEY.....	
	17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
	18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
72	19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
65	20. OTHER LIABILITIES.....	297
	21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	31,337
	22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

0	23. PERPETUAL PREFERRED STOCK.....	
0	24. COMMON STOCK.....	384
1	25. SURPLUS.....	1,016
	26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	899
1	27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
	28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,299
1	B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
6	C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,299
	29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,636

OFFICERS-

RAYMOND L. GUERRIE, PRESIDENT; KEITH L. MARSDEN, VICE PRESIDENT

DIRECTORS-

MARVIN F. OWENS, JR., RAYMOND L. GUERRIE, RONALD D. MCLELLAN,
JOHN M. STAFFORD, CHARLES A. DRUMMOND, DONALD H. ECHTERMEYER

DECEMBER 31, 1988
ASSETS:

000 OMITTEI

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		3,008
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		5,925
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	15,067	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	516	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		14,551
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		396
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		219
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		24,799
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		24,799

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		23,475
(1) NONINTEREST-BEARING.....	7,437	
(2) INTEREST-BEARING.....	16,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		13
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		166
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		23,654
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		400
25. SURPLUS.....		1,118
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		373
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,145
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,145
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		24,799

OFFICERS-

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, SR. VICE-PRESIDENT;
STEVEN R. DUPPS, CASHIER

DIRECTORS-

WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT PETTEYS, ROBERT U. HANSEN,
ROBERT H. HEDGES, FRANK M. JENSEN, NORMAN R. TISDALE

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,998	
B. INTEREST-BEARING BALANCES.....		7,990
2. SECURITIES.....		7,990
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,350	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	9,221	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	188	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		9,033
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		186
7. OTHER REAL ESTATE OWNED.....		1,923
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		349
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,829	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		22,829
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	19,817	
(1) NONINTEREST-BEARING.....	3,353	
(2) INTEREST-BEARING.....	16,464	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		19,951
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		563
25. SURPLUS.....		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,315
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,878	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,878
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		22,829

OFFICERS-

LEWIS L. LOWE, PRESIDENT; THOMAS D. MCMAHAN, EXECUTIVE VICE-PRESIDENT/
CASHIER

DIRECTORS-

JERRY MOORE, GALEN MOLTZ, JOHN BURT, PIERSON MELCHER, LEWIS L. LOWE

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	711
B. INTEREST-BEARING BALANCES.....	90
2. SECURITIES.....	3,488
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,382
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	59
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,323
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	344
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	143
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,399
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,399

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,954
(1) NONINTEREST-BEARING.....	1,754
(2) INTEREST-BEARING.....	6,200
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	63
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,017
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	382
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,382
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,382
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,399

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXEC. VICE-PRESIDENT;
JERRY L. GROSS, VICE-PRESIDENT/CASHIER

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, GARY BROOKS, L.L. REINECKER,
WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,784
B. INTEREST-BEARING BALANCES.....	599
2. SECURITIES.....	13,555
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,237
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	127
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,110
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	302
7. OTHER REAL ESTATE OWNED.....	329
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	516
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,695
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,695

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,331
(1) NONINTEREST-BEARING.....	5,597
(2) INTEREST-BEARING.....	21,734
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	253
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,584
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	811
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,111
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,111
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,695

OFFICERS-

ROBERT E. RICE, PRESIDENT; DELMAR A. DURYEA, VICE-PRESIDENT/CASHIER

DIRECTORS-

ROBERT E. RICH, ERNEST J. PANASCI, L.J. TIPPETT, L.R. BATE,
E. GEORGE SCHLEINING, DELMAR A. DURYEA, RAY SANCHEZ, RON SONDRUP

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	901
B. INTEREST-BEARING BALANCES.....	198
2. SECURITIES.....	5,021
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,038
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	172
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,866
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	735
7. OTHER REAL ESTATE OWNED.....	209
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	348
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,528
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	17,528

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,355
(1) NONINTEREST-BEARING.....	2,648
(2) INTEREST-BEARING.....	12,707
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	650
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	210
20. OTHER LIABILITIES.....	293
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,508
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	420
25. SURPLUS.....	420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	180
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,020
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,020
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,528

OFFICERS-

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE-PRESIDENT;
MILDRED M. KOBILAN, CASHIER; SAMUEL J. HUSSON, JOAN L. LAWSON, VICE-
PRESIDENTS

DIRECTORS-

MILTON L. MATHIS, JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON,
JOHN R. KELLER

DECEMBER 31, 1988 000 OMITTEI
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,041
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,959
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,934
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	241
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,693
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	165
7. OTHER REAL ESTATE OWNED.....	171
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	498
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	27,002
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	27,002

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,477
(1) NONINTEREST-BEARING.....	4,178
(2) INTEREST-BEARING.....	20,299
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	77
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	371
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,925
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,302
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,077
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	27,002

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN; JOE SCOFIELD, PRESIDENT; JOHN BELL, CASHIER

DIRECTORS-

J. ROBERT YOUNG, WALLACE A.E. DEBEQUE, ERNEST GIANINETTI,
WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY,
ROBERT DOWNS, JACK E. EDGINGTON, JOE SCOFIELD

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A.	NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,002
B.	INTEREST-BEARING BALANCES.....	982
2.	SECURITIES.....	1,346
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A.	FEDERAL FUNDS SOLD.....	
B.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4.	LOANS AND LEASE FINANCING RECEIVABLES:	
A.	TOTAL LOANS AND LEASES.....	11,272
B.	LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	161
C.	LESS ALLOCATED TRANSFER RISK RESERVE.....	
D.	NET LOANS AND LEASES.....	11,111
5.	ASSETS HELD IN TRADING ACCOUNTS.....	
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	258
7.	OTHER REAL ESTATE OWNED.....	286
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10.	INTANGIBLE ASSETS.....	
11.	OTHER ASSETS.....	211
12.	A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,196
	B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
	C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,196

LIABILITIES:

13.	DEPOSITS:	
A.	IN DOMESTIC OFFICES.....	13,774
(1)	NONINTEREST-BEARING.....	3,258
(2)	INTEREST-BEARING.....	10,516
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A.	FEDERAL FUNDS PURCHASED.....	45
B.	SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16.	OTHER BORROWED MONEY.....	
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20.	OTHER LIABILITIES.....	129
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,948
22.	LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23.	PERPETUAL PREFERRED STOCK.....	
24.	COMMON STOCK.....	100
25.	SURPLUS.....	450
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES.....	698
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28.	A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,248
	B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
	C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,248
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,196

OFFICERS-

PHILIP S. MILLER, PRESIDENT; WILLIS C. BUBOLTZ, EXEC. VICE-PRESIDENT;
DONA SHERLOCK, VICE-PRESIDENT/CASHIER; THOMAS D. WAYMIRE, VICE-PRESIDENT

DIRECTORS-

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,635
B. INTEREST-BEARING BALANCES.....	375
2. SECURITIES.....	40,573
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,034
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	311
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,723
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	137
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	967
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	58,910
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	58,910

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	48,486
(1) NONINTEREST-BEARING.....	6,384
(2) INTEREST-BEARING.....	42,102
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	252
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	48,738
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	6,172
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,172
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	10,172
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	58,910

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE-PRESIDENT;
VIVIAN PETERSEN, CASHIER

DIRECTORS-

V. L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN PETERSEN,
DONNA KONECNE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,734
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	8,110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	27,474
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	969
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	26,505
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	148
7. OTHER REAL ESTATE OWNED.....	141
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	679
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	37,817
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	37,817

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,504
(1) NONINTEREST-BEARING.....	6,094
(2) INTEREST-BEARING.....	26,410
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	364
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,868
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,049
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,949
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,949
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	37,817

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, VICE PRESIDENT/CASHIER

DIRECTORS-

MORRIS L. GRABER, HAROLD PETERSEN, CREIGHTON COOK, HOLLAND DUREL, JR.,
MORRIS B. CHAMBERS, WILLIAM WACHOB

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	424
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	993
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,635
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	76
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,559
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	116
7. OTHER REAL ESTATE OWNED.....	66
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	140
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,773
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,773

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,263
(1) NONINTEREST-BEARING.....	933
(2) INTEREST-BEARING.....	4,330
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,302
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	239
25. SURPLUS.....	65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	167
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	471
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	471
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,773

OFFICERS-

DAN S. BAKER, PRESIDENT; D. EDWARD SAUER, EXEC. VICE PRESIDENT;
ELAINE OVERMEYER, VICE PRESIDENT/CASHIER

DIRECTORS-

MARY E. ROSS, DAN S. BAKER, BLAKEMORE MCCARTY, GORDON E. PRICE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1,229
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		4,797
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		1,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,305	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	145	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,160
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		222
7. OTHER REAL ESTATE OWNED.....		653
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		81
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		11,342
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		11,342

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		10,534
(1) NONINTEREST-BEARING.....	1,879	
(2) INTEREST-BEARING.....	8,655	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		32
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		10,599
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		300
25. SURPLUS.....		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		743
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		743
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		11,342

CERTIFICATE ISSUED SEPTEMBER 17, 1965
CENTRAL BANK OF ACADEMY BOULEVARD
COLORADO SPRINGS

NO. 486

OFFICERS-

DENNIS D. NATHAN, PRESIDENT; R. MICHAEL EDGAR, CASHIER;
WILLIAM J. BERENZ, DENNIS WOHLHUETER, VICE-PRESIDENTS

DIRECTORS-

ALLEN T. CAREY, JAY W. KRISS, KENNETH J. REYHONS, DENNIS D. NATHAN,
DONALD H. ECHTERMAYER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,024
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	2,215
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	27,680
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,478
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	26,202
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	352
7. OTHER REAL ESTATE OWNED.....	97
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	562
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,327
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,327

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	36,662
(1) NONINTEREST-BEARING.....	8,656
(2) INTEREST-BEARING.....	28,006
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	225
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	298
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	37,185
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	3,125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,233
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,142
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,142
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,327

OFFICERS-

TIMOTHY STERN, CHAIRMAN/PRESIDENT; DAROLD L. DREW, SR. VICE PRESIDENT;
MARY S. BADER, JAMES D. CALLOW, VICE PRESIDENTS

DIRECTORS-

TIMOTHY STERN, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM, DONALD J. LORY,
PETER M. SUSEMIHL, DONALD H. ECHTERMAYER

DECEMBER 31, 1988
ASSETS:

000 OMITTE

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,467
B. NET INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	12,225
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	3,850
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	69,974
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	3,152
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	66,822
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	971
7. OTHER REAL ESTATE OWNED.....	1,903
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,201
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	95,439
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	95,439

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	90,839
(1) NONINTEREST-BEARING.....	17,276
(2) INTEREST-BEARING.....	73,563
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	325
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	1,000
20. OTHER LIABILITIES.....	686
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	92,850
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,080
25. SURPLUS.....	6,877
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,368.
27. CUMULATIVE FOREIGN CURRENCY TRANSIATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,589
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,589
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	95,439

OFFICERS-

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE-PRESIDENT/CASHIER

DIRECTORS-

TERRY W. DARBY, RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH,
GAYLORD "AL" ALBERG

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,241
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,483
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	869
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,757
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	123
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,634
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	289
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	91
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,607
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,607

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,422
(1) NONINTEREST-BEARING.....	3,010
(2) INTEREST-BEARING.....	6,412
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	118
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,540
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	355
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	212
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,067
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,607

OFFICERS-

RICHARD DUNCAN, PRESIDENT; GAYLORD "AL" ALBERG, VICE-PRESIDENT;
GENE K. DOVER, VICE PRESIDENT/CASHIER

DIRECTORS-

GAYLORD "AL" ALBERG, JON P. COATES, TERRY W. DARBY, RICHARD DUNCAN,
PHILIP M. KLEINSMITH, R.E. LUDT

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,704
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,265
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,075
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	563
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,512
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,075
7. OTHER REAL ESTATE OWNED.....	882
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	464
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,702
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,702

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,810
(1) NONINTEREST-BEARING.....	4,158
(2) INTEREST-BEARING.....	22,652
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	106
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	539
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,455
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	597
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,247
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,247
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,702

OFFICERS-

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE-PRESIDENT/CASHIER

DIRECTORS-

RUSSELL M. WICKS, JR., BEN J. MEANS, FRANK R. ALEXANDER, AMRIT K. PATEL,
JAMES H. JONES, N. LAVERNE MAGNUSON

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,017
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	470
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,168
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	150
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,018
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	487
7. OTHER REAL ESTATE OWNED.....	932
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	168
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,092
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,092

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,256
(1) NONINTEREST-BEARING.....	1,098
(2) INTEREST-BEARING.....	7,158
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	140
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	61
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,457
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	217
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	382
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	635
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	635
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,092

OFFICERS-

EDWARD LOHMAN, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; SHARON A. TREADWELL,
SR. VICE-PRESIDENT/CASHIER; GENE B. TOMLINSON, DAVID E. LOHMAN,
LOREN H. BONATH, WILLIAM R. HASKIN, E. JAY LEASE, SR.,
SR. VICE-PRESIDENTS: LINDA L. GARNER, VICE PRESIDENT

DIRECTORS-

EDWARD V. LOHMAN, E. JAY LEASE, SR., DAVID E. LOHMAN,
RICHARD V. LOHMAN, RICHARD E. RAUSCH, GENE TOMLINSON

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,539
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,672
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	935
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,895
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	383
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,512
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5,280
7. OTHER REAL ESTATE OWNED.....	2,097
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	723
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,758
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	40,758

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	37,064
(1) NONINTEREST-BEARING.....	9,830
(2) INTEREST-BEARING.....	27,234
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	1,351
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	472
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	38,887
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,825
25. SURPLUS.....	46
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,871
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,871
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	40,758

OFFICERS-

JOHN G. JACKSON, CHAIRMAN OF THE BOARD; WILLIAM H. KANDT, PRESIDENT;
SCOTT PURSLEY, SR. VICE PRESIDENT; RICHARD D. COOPER, GREG MCGREW,
VICE PRESIDENTS; GARY A. MUHLENBRUCK, CASHIER

DIRECTORS-

JOHN G. JACKSON, DR. ROBERT CADIGAN, THOMAS E. BERG,
GARY R. SWANSON, ALAN D. CLARK, WILLIAM H. KANDT

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,264
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,689
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,571
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	264
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,307
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	276
7. OTHER REAL ESTATE OWNED.....	527
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	484
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,547
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,547

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,728
(1) NONINTEREST-BEARING.....	4,352
(2) INTEREST-BEARING.....	17,376
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	249
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,112
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,005
25. SURPLUS.....	528
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	98
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,435
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,435
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,547

OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, RICHARD E. JORGENSEN, SR.,
SR. VICE PRESIDENTS; NORMA N. PAINTER VICE PRESIDENT/CASHIER;
ROGER P. BRUGGEMAN, VICE PRESIDENT

DIRECTORS-

GARY D. WHITLOCK, GREG N. WALTERS, DUGALD A. MACGREGOR,
WILLIAM H. KANDT, GLEN B. CLARK, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,963
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	4,750
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,211
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	165
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,046
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	505
7. OTHER REAL ESTATE OWNED.....	195
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	571
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,830
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,830

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,775
(1) NONINTEREST-BEARING.....	7,222
(2) INTEREST-BEARING.....	15,553
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	210
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,985
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	558
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	287
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,845
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,845
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,830

OFFICERS-

ORREL A. DANIEL, CHAIRMAN OF THE BOARD; ROBERT L. STEELE, PRESIDENT;
CLYDE DEBELLO, VICE-PRESIDENT/CASHIER; JAMES MAKOWSKI, SR VICE PRESIDENT

DIRECTORS-

ORREL A. DANIEL, FRANCES T. DANIEL, DAVID A. NICHOLS, ROBERT L. STEELE,
EDWARD A. BROWN, IVAN R. JERGENSEN, KENNETH L. GAHAGEN,
ROBERT L. BERGMAN

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3.101
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5.961
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2.390
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21.067
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	201
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20.866
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	620
7. OTHER REAL ESTATE OWNED.....	1,154
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	32
11. OTHER ASSETS.....	297
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	34,421
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	34,421

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	31.186
(1) NONINTEREST-BEARING.....	9.085
(2) INTEREST-BEARING.....	22.101
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	208
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	31,394
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,435
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,092
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3.027
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3.027
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	34,421

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; ROBERT S. TEETERS, EXEC. VICE-PRESIDENT;
BELMEAR D. BROWN, EXEC-VICE PRESIDENT/CASHIER; MICHAEL E. LOSH,
MARLIN R. WITTWER, VICE-PRESIDENTS

DIRECTORS-

CHARLES M. MCAFEE, STERLING C. PHILLIPS, JAMES D. PORTER,
CHARLES M. SEARLE, ELIZABETH S. SEARLE, HALWORTH B. TANNER,
BELMEAR D. BROWN, GEORGE E. DILTS, KEENAN G. ERTEL, ROBERT D. HELMS

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		2,468
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		5,335
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		3,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	20,335	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	267	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		20,068
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		906
7. OTHER REAL ESTATE OWNED.....		2,760
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		997
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		35,834
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		35,834

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		32,731
(1) NONINTEREST-BEARING.....	6,332	
(2) INTEREST-BEARING.....	26,399	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		107
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		117
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		549
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		33,504
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		750
25. SURPLUS.....		750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		830
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,330
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,330
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		35,834

OFFICERS-

Q. DEAN BROSIUS, PRESIDENT; WILLIAM E. LEESON, VICE PRESIDENT;
THOMAS R. MAGNUSON, CASHIER

DIRECTORS-

Q. DEAN BROSIUS, DENNIS W. WHITE, JOHN PEROULIS, CHARLES F. SIS,
LYNN K. WHITEMAN

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,752
B. INTEREST-BEARING BALANCES.....	428
2. SECURITIES.....	6,302
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	780
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,833
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	958
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,875
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	569
7. OTHER REAL ESTATE OWNED.....	377
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	457
11. OTHER ASSETS.....	369
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,909
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,909

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,484
(1) NONINTEREST-BEARING.....	4,327
(2) INTEREST-BEARING.....	15,157
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,618
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,091
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,291
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,291
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,909

OFFICERS-

JOHN C. MULLER, PRESIDENT/CHAIRMAN OF THE BOARD/CEO; J.D. KREISSLER,
SR. VICE-PRESIDENT/CASHIER; JACK J. MOSS, SR. VICE-PRESIDENT;
DOUGLAS R. NEWLAND, NEIL W. HOLZWARTH, VICE-PRESIDENTS

DIRECTORS-

JOHN C. MULLER, JAMES D. EDGERLEY, C.A. STODDARD,
L. DEAN VISINTAINER

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,808
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	17,408
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	125
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,231
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,551
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,680
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	496
7. OTHER REAL ESTATE OWNED.....	712
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,535
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,764
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,764

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	27,291
(1) NONINTEREST-BEARING.....	4,690
(2) INTEREST-BEARING.....	22,601
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	275
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	370
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,936
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,500
25. SURPLUS.....	328
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,828
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,828
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,764

OFFICERS-

PAUL P. PIPER, JR., CHAIRMAN OF THE BOARD; THOMAS S. COX, PRESIDENT;
GLEAVES M. LOVE, EXEC. VICE-PRESIDENT/CASHIER; CLINTON S. SPENCER,
VICE-PRESIDENT

DIRECTORS-

PAUL P. PIPER, JR., THOMAS S. COX, WILLIAM A. FRAME, ALANSON D. HEGEMAN,
GLEAVES M. LOVE, ALLEN EVANS COX, ERIC B. ROEMER, RICHARD B. DOBBIN,
KAY C. DRURY

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,624
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,067
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,537
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	274
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,263
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	322
7. OTHER REAL ESTATE OWNED.....	303
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	281
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,960
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,960

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,910
(1) NONINTEREST-BEARING.....	3,827
(2) INTEREST-BEARING.....	10,083
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	140
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,050
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	647
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	13
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	910
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	910
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,960

OFFICERS-

THEODORE H. MUELLER, SR., PRESIDENT; THEODORE H. MUELLER, JR., VICE-PRESIDENT

DIRECTORS-

THEODORE H. MUELLER, SR., JOYCE H. MUELLER, WAYNE S. MACKIN,
RICHARD W. JOHNSON, THEODORE H. MUELLER, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	418
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,495
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,845
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	140
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,705
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	153
7. OTHER REAL ESTATE OWNED.....	536
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	163
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,020
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,020

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,386
(1) NONINTEREST-BEARING.....	988
(2) INTEREST-BEARING.....	7,398
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	47
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	67
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,500
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	20-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	520
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	520
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,020

OFFICERS-

JOHN REASON, CHAIRMAN OF THE BOARD; ROGER N. KNAPP, PRESIDENT;
TODD E. WRIGHT, VICE-PRESIDENT/CASHIER

DIRECTORS-

JOHN REASON, ELIZABETH A. CONOUR, RICHARD E. CONOUR, DAVID G. COLVILLE,
LARRY R. MARTZ, ROGER N. KNAPP, TODD E. WRIGHT

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,734
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,115
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,029
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	394
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,635
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	46
7. OTHER REAL ESTATE OWNED.....	110
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	381
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,593
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,593

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,178
(1) NONINTEREST-BEARING.....	4,212
(2) INTEREST-BEARING.....	7,966
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,225
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	25
25. SURPLUS.....	425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	918
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,368
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,368
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,593

OFFICERS-

GORDON E. WAGNER, PRESIDENT/CEO/CHAIRMAN OF THE BOARD;
HOBART KNIGHT, EXEC. VICE-PRESIDENT; REBECCA SHEA, SR. VICE-PRESIDENT/
CASHIER; WILLIAM F. SEUELL, GREG K. POPE, VICE-PRESIDENTS

DIRECTORS-

GORDON E. WAGNER, HOBART J. KNIGHT, HARRY GILBERT, BILL HELLMAN,
DON R. LANE, RALPH MANGUM

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,364	
B. INTEREST-BEARING BALANCES.....	62	
2. SECURITIES.....	17,983	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	375	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	18,075	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	957	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	17,118	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	644	
7. OTHER REAL ESTATE OWNED.....	1,483	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	937	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,966	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	40,966	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	38,312	
(1) NONINTEREST-BEARING.....	7,274	
(2) INTEREST-BEARING.....	31,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	3	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	88	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	38,403	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	1,200	
25. SURPLUS.....	1,189	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	174	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,563	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,563	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	40,966	

OFFICERS-

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, EXEC. VICE-PRESIDENT;
PATRICIA CONNELL, CASHIER; LORETTA A. SMITH, JUDITH A. WAGNER,
VICE-PRESIDENTS

DIRECTORS-

WALTER C. EMERY, ROBERT C. HAWLEY, JOHN J. HOULIHAN, EARL R. LAWRENCE,
EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, REX L. MORGAN,
ROBERT W. WALTER, JOHN A. YELENICK, W.W. WILSON, DIRECTOR EMERITUS,
ROBERT A. GALBASIN, HONORARY DIRECTOR EMERITUS

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,353
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,135
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	46,579
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	175
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	46,404
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,324
7. OTHER REAL ESTATE OWNED.....	287
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,029
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	74,232
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	74,232

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	64,896
(1) NONINTEREST-BEARING.....	14,059
(2) INTEREST-BEARING.....	50,837
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	402
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	758
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	66,056
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	900
25. SURPLUS.....	2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,176
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,176
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,176
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	74,232

OFFICERS-

DONALD D. HOFFMAN, CHAIRMAN; ROBERT A. KRANE, PRESIDENT;
GEORGE PATTERSON, JAMES B. OSBOURN, EXEC. VICE PRESIDENTS; JOHN E. BUSH,
MICHAEL LUBCHENKO, DAVID PRINGLE, CHARLES DRUMMOND, DONALD HORST,
ALLEN THOMAS, SR. VICE PRESIDENTS

DIRECTORS-

ROBERT ALBIN, JIM BALDWIN, MAX BROOKS, DONALD CHABOT, DONALD HOFFMAN,
MARION GOTTESFELD, WILLIAM KELLER, DEAN KITTEL, ROBERT KRANE,
JOSEPH LINCOLN, FRANK MCGLONE, M.D., JAMES OSBOURN,
MARVIN OWENS, GLEN RYLAND, BENJAMIN STAPLETON, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	96,312
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	16,497
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	133,940
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	937,772
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	30,247
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	907,525
5. ASSETS HELD IN TRADING ACCOUNTS.....	3,347
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	59,777
7. OTHER REAL ESTATE OWNED.....	1,014
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	170
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	48,297
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	1,272,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	1,272,754

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,022,498
(1) NONINTEREST-BEARING.....	248,152
(2) INTEREST-BEARING.....	774,346
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	80,417
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	67,693
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	8,455
16. OTHER BORROWED MONEY.....	6,156
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	15,547
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	170
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	8,500
20. OTHER LIABILITIES.....	19,426
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	1,228,862
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	8,100
25. SURPLUS.....	41,700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	5,908
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	43,892
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	43,892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	1,272,754

OFFICERS-

JOHN STAFFORD, CHAIRMAN OF THE BOARD; MADS ANDERSON, PRESIDENT;
JOHN SEBERG, SR. VICE-PRESIDENT; DONALD WISE, VICE-PRESIDENT/CASHIER;
RAYMOND HORTON, JR., DOMINICK F. ROMERO, HENRY LANGSTAFF, VICE
VICE PRESIDENTS

DIRECTORS-

JOHN M. STAFFORD, MARVIN OWENS, RAYMOND L. GUERRIE, MADS ANDERSON,
CHARLES A. DRUMMOND

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,167
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	41,950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	849
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	42,101
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,784
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	40,317
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,252
7. OTHER REAL ESTATE OWNED.....	643
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,023
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	94,301
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	94,301

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	89,410
(1) NONINTEREST-BEARING.....	14,946
(2) INTEREST-BEARING.....	74,464
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	272
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	41
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	654
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	90,377
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	975
25. SURPLUS.....	4,450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,501
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,924
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,924
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	94,301

OFFICERS-

JON P. COATES, CHAIRMAN OF THE BOARD; SHEILA JOHNSON, PRESIDENT;
GARY PEY, VICE-PRESIDENT/CASHIER; JAMES W. KING, SR. VICE- PRESIDENT;
RICHARD COUNLEY, KIRK HUGGINS, RONALD D. HUSER, RAYMOND MUNOZ,
VICE PRESIDENTS

DIRECTORS-

JON P. COATES, SHEILA JOHNSON, RAYMOND C. KOERNIG JR., E.C. VINER,
STEVEN K. COLLIATIE, NORMAN B. WOOD, HARRY J. GOBERT, PAUL G. WEST,
PETER J. ABLANCZY

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	7,664
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	9,076
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	6,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	75,488
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,315
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	74,173
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	985
7. OTHER REAL ESTATE OWNED.....	5,525
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,612
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	105,335
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	105,335

LIABILITIES:

13. DEPOSITS:

A. IN DOMESTIC OFFICES.....	92,980
(1) NONINTEREST-BEARING.....	23,548
(2) INTEREST-BEARING.....	69,432
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,475
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	94,455
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	520
25. SURPLUS.....	4,155
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	6,205
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	10,880
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	10,880
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	105,335

OFFICERS-

NORMAN WOOD, PRESIDENT; CINDY ALMQUIST, VICE-PRESIDENT/CASHIER

DIRECTORS-

JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON, PAUL G. WEST,
STEVEN K. COLLIATIE, HARRY J. GOBERT, RAYMOND C. KOERNIG, JR.,
NORMAN WOOD, E.C. VINER

DECEMBER 31, 1988 000 OMITTEL
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,576
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	523
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,585
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	93
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,492
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	196
7. OTHER REAL ESTATE OWNED.....	50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	97
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,134
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,134

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,996
(1) NONINTEREST-BEARING.....	3,647
(2) INTEREST-BEARING.....	6,349
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	246
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,242
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	892
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,892
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,134

OFFICERS-

CHARLES R. SILLSTROP, CHAIRMAN OF THE BOARD/PRESIDENT; RICHARD KENNEDY,
VICE-PRESIDENT/CASHIER; DOUGLAS GOEBEL, JEAN WARREN, RONN F. CASTLE.
VICE-PRESIDENTS

DIRECTORS-

LOREN E. SWENSON, CHARLES R. SILLSTROP, RAYMOND C. DELISLE,
HAROLD R. LACY

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,370
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,689
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,136
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	358
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,778
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,136
7. OTHER REAL ESTATE OWNED.....	1,820
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	379
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,172
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,172

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,273
(1) NONINTEREST-BEARING.....	13,096
(2) INTEREST-BEARING.....	19,177
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	188
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,461
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,011
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,711
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,711
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	35,172

OFFICERS-

ELWOOD KULLGREN, CHAIRMAN OF THE BOARD; JOHN G. WILKINSON, PRESIDENT;
 CHARLES WORTHINGTON, EXEC. VICE PRESIDENT; THOMAS GORDON, N.R. LOCKWOOD,
 JOHN E. LAWRENCE, SR. VICE-PRESIDENTS; CECIL MCGLOTHLEN, SR. VICE-PRES./
 CASHIER; JAMES E. BENNETT, CLIFFORD L. ERICKSON, VAN T. RAMETTA,
 LOYD E. HOSKINS, JAMES L. HERDE, VICE-PRESIDENTS

DIRECTORS-

VERNON T. REECE, JR., JOHN G. WILKINSON, ROBERT E. BRYAN, JR.,
 J.W. ALLISON, JOHN W. ALLISON, JR., GEORGE CAULKINS, JR., THOMAS GORDON,
 GARTH C. GRISSOM, ELWOOD KULLGREN, CHARLES B. WORTHINGTON

DECEMBER 31, 1988 000 OMITTED
 ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,550
B. INTEREST-BEARING BALANCES.....	2,081
2. SECURITIES.....	60,169
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	40,172
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	666
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	39,506
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	966
7. OTHER REAL ESTATE OWNED.....	676
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,820
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	123,768
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	123,768

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	107,185
(1) NONINTEREST-BEARING.....	30,263
(2) INTEREST-BEARING.....	76,922
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	725
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	107,910
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	2,000
25. SURPLUS.....	5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	8,858
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	15,858
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	15,858
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	123,768

OFFICERS-

RICHARD W. NEWMAN, CHAIRMAN OF THE BOARD/PRESIDENT; DALE W. UTLEY, EXEC.
VICE-PRESIDENT; RICHARD M. KUNA, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

FREDERICK M. HAYNES, HERBERT H. MARUYAMA, RICHARD W. NEWMAN,
DAVID S. BERSHOF

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,449
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	7,248
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,071
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	225
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,846
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	266
7. OTHER REAL ESTATE OWNED.....	15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	484
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,008
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,008

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,268
(1) NONINTEREST-BEARING.....	6,891
(2) INTEREST-BEARING.....	17,377
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	139
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,493
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	900
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	265
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,515
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,515
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,008

OFFICERS-

DAVID C. BOYLES, PRESIDENT/CEO/CHAIRMAN OF THE BOARD; SHARON LAURENT, SR. VICE-PRESIDENT/CASHIER; RICHARD E. WATSON, CRAIG CAUKIN, BYRON HASSTEDT, SR. VICE-PRESIDENTS; ANDREW BACON, EDWARD M. ALCOTT, RALPH RASKIN, WAYNE SMART, JOHN PERKINS, JACK CARTER, VICE PRESIDENTS

DIRECTORS-

BERNARD J. SCHAFFNER, CHARLES M. SCHAYER, MAX WEISBLY, HOMER E. REED, ARNOLD ALPERT, DAVID C. BOYLES, NORMAN G. GARDENSWARTZ, PAUL MILLER, RICHARD MCCLINTOCK, LESLIE A. PATTEN, GERALD M. QUIAT, I.J. SHORE, WILLIAM P. JOHNSON, MARK LEVINE, ARNOLD H. COOK

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	17,828
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	20,040
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	88,122
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,561
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	86,561
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,687
7. OTHER REAL ESTATE OWNED.....	2,314
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	496
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,983
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	138,509
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	138,509

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	124,574
(1) NONINTEREST-BEARING.....	37,815
(2) INTEREST-BEARING.....	86,759
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	496
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	717
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	125,787
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	6,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,722
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	12,722
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	12,722
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	138,509

OFFICERS-

W.R. JORGENSEN, CHAIRMAN OF THE BOARD; ROGER REILING, PRESIDENT;
WARREN H. KNOLL, SR. VICE-PRESIDENT; ROBERTA HUELSMANN, VICE-PRESIDENT/
CASHIER

DIRECTORS-

EUGENE AIELLO, JOHN FRANKLIN, JERRAL BALMAN, WILLIAM BOWNESS,
JAMES J. O'DELL, JAMES P. THOMAS, THOMAS COX, AUGUST FISCHER,
RICHARD DUCIC, W.R. JORGENSEN, ROGER REILING, CHARLES SILLSTROP

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		7,013
B. INTEREST-BEARING BALANCES.....		100
2. SECURITIES.....		775
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,621	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	232	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		10,389
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		71
7. OTHER REAL ESTATE OWNED.....		77
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		88
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		289
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		18,802
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		18,802

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		15,682
(1) NONINTEREST-BEARING.....	12,918	
(2) INTEREST-BEARING.....	2,764	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		1,300
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		17,048
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		667
25. SURPLUS.....		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		87
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		1,754
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		1,754
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		18,802

OFFICERS-

JOHN R. SIMMONS, PRESIDENT/CHAIRMAN OF BOARD; ANNA MARIE PIXLER, EXEC.
VICE-PRESIDENT; THOMAS R. KONCILJA, VICE PRESIDENT/CASHIER;
ARNOLD A. PARKS, VICE PRESIDENT

DIRECTORS-

JOHN R. SIMMONS, KENNETH I. DANNEBERG, STEPHEN G. SEAY, JOANN P. CORN,
MERLE E. ALBRECHT, JACK C. KENT, MARTHA ANDERSON, RICHARD B. TUCKER,
GARTH G. THOMAS, JACK E. KENNEDY

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,264
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	22,429
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	22,322
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	407
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,915
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	528
7. OTHER REAL ESTATE OWNED.....	1,287
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,533
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	50,956
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	50,956

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	46,652
(1) NONINTEREST-BEARING.....	9,332
(2) INTEREST-BEARING.....	37,320
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	1,069
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	198
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	47,919
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	594
25. SURPLUS.....	1,056
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,387
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,037
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,037
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	50,956

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE-PRESIDENT;
WILLIAM COATMAN, STODDARD WHITE, SR. VICE-PRESIDENTS; BERNARD STAEBELL,
VICE-PRESIDENT/CASHIER; DAN E. GRIFFIN, ROGER R. SCHMITZ,
VAUGHN E. NICHOLS, SUSAN M. CREEL, E.W. HODGE, VICE PRESIDENTS

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, ROBERT E. FREDERIC, D.R. MURPHY,
WILLIAM G. GRIFFITH, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR,
ROBERT E. JORDAN

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	10,294	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	83,225	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,100	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	58,077	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,119	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	56,958	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4,984	
7. OTHER REAL ESTATE OWNED.....		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	3,064	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	159,625	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	159,625	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	139,632	
(1) NONINTEREST-BEARING.....	31,598	
(2) INTEREST-BEARING.....	108,034	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	708	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	140,340	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	3,000	
25. SURPLUS.....	4,000	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	12,285	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	19,285	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	19,285	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	159,625	

OFFICERS-

THOMAS OHARA, PRESIDENT; EVANNA WILLIAMS, CASHIER

DIRECTORS-

RAYMOND T. BAKER, NORMAN BROWNSTEIN, HAROLD GUZORSKY, LARRY A. MIZEL,
 GARY KLEARMAN, EMIL HECHT, MICHAEL A. FEINER, ROBERT W. GRAP,
 WILLIAM B. KEMPER, THOMAS OHARA, DONALD P. SHWAYDER

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,046
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	6,957
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,931
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	62
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,869
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	74
7. OTHER REAL ESTATE OWNED.....	124
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	30
11. OTHER ASSETS.....	211
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,106
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,106

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,781
(1) NONINTEREST-BEARING.....	3,344
(2) INTEREST-BEARING.....	10,437
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,898
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	538
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	170
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,208
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,208
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,106

OFFICERS-

GARY D. LEVINE, PRESIDENT/CEO; WARREN A. LEE, SR. VICE PRESIDENT/
CASHIER; KIRK L. MAZE, SR. VICE PRESIDENT; HENRY COLL, WILLIAM PETEY,
PATRICIA L. SALAZAR, VICE-PRESIDENTS

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY,
EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE,
JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, PHILIP D. WINN

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,971
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	33,423
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,340
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	41,925
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	422
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	41,503
5. ASSETS HELD IN TRADING ACCOUNTS.....	5,281
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	748
7. OTHER REAL ESTATE OWNED.....	15
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	95,504
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	95,504

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	85,647
(1) NONINTEREST-BEARING.....	23,958
(2) INTEREST-BEARING.....	61,689
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	587
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	86,234
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	6,370
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	9,270
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	9,270
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	95,504

OFFICERS-

THOMAS C. STOKES, PRESIDENT/CEO; ROLF R. SEIFERTH, SR. VICE PRESIDENT;
GREGORY C. DEWIT, SHIRLEY C. SMOAK, DENNIS L. BERANEK,
CHRISTOPHER M. JOHNSON, VICE-PRESIDENTS

DIRECTORS-

CHESTER N. WINTER, EARL E. HOELLEN, LEO ROSTERMUNDT, THOMAS STOKES,
SAMUEL R. FREEMAN

DECEMBER 31, 1988 000 OMITTEL
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,108
B. INTEREST-BEARING BALANCES.....	1,073
2. SECURITIES.....	1,133
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,525
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,102
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	406
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,696
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	244
7. OTHER REAL ESTATE OWNED.....	100
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	115
11. OTHER ASSETS.....	491
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,485
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,485

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,042
(1) NONINTEREST-BEARING.....	6,977
(2) INTEREST-BEARING.....	18,065
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	246
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	25,288
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,100
25. SURPLUS.....	360
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	263
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,197
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,197
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,485

OFFICERS-

JOSEPH MOSKO, CHAIRMAN OF THE BOARD; GARY A. MOSKO, PRESIDENT;
HAROLD V. LUSTIG, SR. EXEC. VICE-PRESIDENT; WILLIAM HEDBERG, SR. VICE-
PRESIDENT; JO ANN BROCKWAY, SR. VICE-PRESIDENT/CASHIER;
RICHARD MASCHKE, E. STANLEY WINKLER, BARBARA RAPER, SHIRLEY JOHNSON,
PAULETTE REDLER, VICE-PRESIDENTS

DIRECTORS-

JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN, ZELIE BERENBAUM,
JAMES A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,296
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	22,643
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	47,952
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	500
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	47,452
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	404
7. OTHER REAL ESTATE OWNED.....	878
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,072
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	85,445
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	85,445

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	75,890
(1) NONINTEREST-BEARING.....	15,130
(2) INTEREST-BEARING.....	60,760
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	107
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	735
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	76,732
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,500
25. SURPLUS.....	2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,713
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,713
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,713
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	85,445

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD H. SCHURR, JR., VICE PRESIDENT;
DONALD LANCASTER, CASHIER

DIRECTORS-

PHILIP E. LOWERY, DONALD H. SCHURR, JR., TERRENCE F. SMITH.
RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, JESSE CARRAWAY,

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,413
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	1,109
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	28,328
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	543
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	27,785
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	696
7. OTHER REAL ESTATE OWNED.....	534
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	524
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,661
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	40,661

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	37,787
(1) NONINTEREST-BEARING.....	6,705
(2) INTEREST-BEARING.....	31,082
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	231
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	38,018
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	1,300
24. COMMON STOCK.....	833
25. SURPLUS.....	510
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,643
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,643
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	40,661

OFFICERS-

HERMAN J. ZUECK, CHAIRMAN/CEO; JERROLD B. EVANS, PRESIDENT;
CHARLES A. WOLFSCHLAG, CASHIER; JUDITH B. KAUTZ, PAMELA MEYER,
ROBERT MORGAN, ROBERT SHATTUCK, VICE PRESIDENTS

DIRECTORS-

WILLIAM E. BRAYSHAW, LAURIE A. WILSON, JERROLD B. EVANS (ADVISORY),
WILLIAM T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON,
RICHARD C. SAUNDERS, C. GALE SELLENS, HERMAN J. ZUECK, J.W. WELLS

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	8,211
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	19,947
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,695
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	51,229
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	546
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	50,683
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,132
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	51
11. OTHER ASSETS.....	1,047
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	86,766
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	86,766

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	79,817
(1) NONINTEREST-BEARING.....	15,741
(2) INTEREST-BEARING.....	64,076
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	383
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	80,200
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,000
25. SURPLUS.....	3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	566
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,566
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,566
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	86,766

OFFICERS-

PHILLIP J. HOGUE, CHAIRMAN OF THE BOARD; LINDA SANDERS, PRESIDENT;
CINDY CAULKIN, VICE-PRESIDENT/CASHIER

DIRECTORS-

PHILIP J. HOGUE, JAMES O. RICHARDS, ROBERT C. RUSSO, JOHN FULLER,
ERIKA SCHAFER, LAKAY SCHMIDT, GREGORY B. AINSWORTH, LINDA SANDERS,
MARK L. SCHNEIDER, JOHN FITZGERALD

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	125
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	961
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,765
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,062
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	5
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,057
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	60
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	16
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,984
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,984

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,017
(1) NONINTEREST-BEARING.....	1,752
(2) INTEREST-BEARING.....	2,265
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,069
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	115
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	915
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	915
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,984

OFFICERS-

E.G. MERRITT, M.D., PRESIDENT; DONALD K. MAJORS, EXEC. VICE-PRESIDENT/
CASHIER; J.C. KINKADE, 1ST VICE-PRESIDENT; MERTON R. TAYLOR,
WILLIAM K. NIELSON, 2ND VICE-PRESIDENTS; EDWARD G. MERRITT, JR., VICE
PRESIDENT

DIRECTORS-

DONALD K. MAJORS, E.G. MERRITT, M.D., J.C. KINKADE, MERTON R. TAYLOR,
WILLIAM K. NIELSON

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	593
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	16,313
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	1,875
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,668
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	20
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,648
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	284
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	652
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,365
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,365

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	29,896
(1) NONINTEREST-BEARING.....	4,279
(2) INTEREST-BEARING.....	25,617
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	340
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,236
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	925
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,004
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,129
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,129
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,365

OFFICERS-

RON NOLDE, PRESIDENT; ELLA CRAWFORD, CASHIER

DIRECTORS-

RON NOLDE, CECIL D. MARTIN, ROSS O. CARHART, ROBERT G. THOMPSON

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	452
B. INTEREST-BEARING BALANCES.....	107
2. SECURITIES.....	1,869
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	675
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,841
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	102
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,739
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	56
7. OTHER REAL ESTATE OWNED.....	608
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	305
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,811
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,811

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,234
(1) NONINTEREST-BEARING.....	892
(2) INTEREST-BEARING.....	9,342
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	69
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,303
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	328
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	30
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	508
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	508
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,811

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; PHIL FRANK, PRESIDENT;
ROBERT LUCIA, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANINETTI, PETER N. GUY, J. ROBERT YOUNG, RODNEY SLIFER,
WILLIAM B. VOLLBRACHT, PHIL FRANK, WALLACE A.E. DEBEQUE,
ROBERT F. DOWNS, JACK E. EDGINGTON

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	584	
B. INTEREST-BEARING BALANCES.....	792	
2. SECURITIES.....	716	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	681	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,314	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	88	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	6,226	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	331	
7. OTHER REAL ESTATE OWNED.....	22	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	99	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,451	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,451	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	8,649	
(1) NONINTEREST-BEARING.....	884	
(2) INTEREST-BEARING.....	7,765	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	61	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,710	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	400	
25. SURPLUS.....	200	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	141	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	741	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	741	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,451	

OFFICERS-

NED E. OYLER, CHAIRMAN OF THE BOARD; JAMES W. JOHNSON, PRESIDENT;
LARRY EVENSON, VICE-PRESIDENT/CASHIER; ROBERT KAUFMAN, VICE PRESIDENT

DIRECTORS-

NED E. OYLER, JAMES W. JOHNSON, MICHAEL J. PINT, JOHN MORRISON,
BARBARA ADAMS

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,245
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,097
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,843
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	225
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,618
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	779
7. OTHER REAL ESTATE OWNED.....	801
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	390
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,530
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,530

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,403
(1) NONINTEREST-BEARING.....	2,968
(2) INTEREST-BEARING.....	17,435
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,502
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	328
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,028
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,028
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,530

OFFICERS-

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II., EXEC. VICE-PRESIDENT;
MELVIN D. SEVERSON, SR. VICE-PRESIDENT; CARLA L. GARTON, CASHIER;
KENNETH D STUMPF, VELMA L. DILLON, DAN ROCKWELL, VICE-PRESIDENTS

DIRECTORS-

WILLIAM A. BOWNESS, JOHN E. BOWNESS, II, MELVIN D. SEVERSON,
CARLA L. GARTON, CLINTON P. SWIFT, KENNETH F. LIND

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,509	
B. INTEREST-BEARING BALANCES.....	399	
2. SECURITIES.....	6,572	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,877	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	323	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	13,554	
5. ASSETS HELD IN TRADING ACCOUNTS.....	192	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	372	
7. OTHER REAL ESTATE OWNED.....	73	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	515	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,186	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,186	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	21,322	
(1) NONINTEREST-BEARING.....	3,431	
(2) INTEREST-BEARING.....	17,891	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....	20	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	126	
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	19	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	177	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,664	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	500	
25. SURPLUS.....	500	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	522	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,522	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,522	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,186	

OFFICERS-

FRANK S. PETERSON, PRESIDENT; CARROLL P. (C.P.) PARRISH, VICE-PRESIDENT;
JOHN F. EZELL, CASHIER

DIRECTORS-

NICHOLAS J. MEAGHER, JR., KENNETH D. LUFF, FRANK S. PETERSON,
GLEN B. CLARK, JR., ROGER G. MAURO

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,482
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	28,056
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,055
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	33,777
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	321
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	33,456
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,667
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,674
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	72,390
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	72,390

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	66,232
(1) NONINTEREST-BEARING.....	14,531
(2) INTEREST-BEARING.....	51,701
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	345
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	66,577
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,813
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,813
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,813
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	72,390

OFFICERS-

STEVEN K. COLLIATIE, PRESIDENT; MARK W. SCOTT, VICE PRESIDENT;
GAY E. SHADDOCK, CASHIER

DIRECTORS-

STEVEN K. COLLIATIE, SHEILA R. JOHNSON, HARRY J. GOBERT, NORMA B. WOOD,
PAUL G. WEST, PETER J. ABLANCZY, E.C. VINER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,061
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	814
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,700
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,272
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	278
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,994
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	738
7. OTHER REAL ESTATE OWNED.....	858
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	606
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	25,771
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	25,771

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	23,705
(1) NONINTEREST-BEARING.....	8,060
(2) INTEREST-BEARING.....	15,645
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	129
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	23,834
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,600
25. SURPLUS.....	309
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	28
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,937
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,937
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	25,771

OFFICERS-

A. EMMET STEPHENSON, JR., CHAIRMAN OF THE BOARD; EDWARD C. LEAHY, PRESIDENT; RALPH E. EREN, EXEC. VICE PRESIDENT; GREER POTTER-HOWARD, CASHIER

DIRECTORS-

JERRY D. ARMSTRONG, MARTIN J. WOHNICH, GEORGE DAVIES, EDWARD C. LEAHY, A. EMMET STEPHENSON, JR., TONI E. STEPHENSON, DIANE D. WRITER, GREGORY LAWTON

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,400
B. INTEREST-BEARING BALANCES.....	2,578
2. SECURITIES.....	630
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,300
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,073
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	52
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,021
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	319
7. OTHER REAL ESTATE OWNED.....	164
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	135
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,547
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,547

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,494
(1) NONINTEREST-BEARING.....	2,432
(2) INTEREST-BEARING.....	9,062
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	32
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,526
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,021
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,021
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,547

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF,
CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, J. ROBERT YOUNG,
GEORGE C. WILLIAMS, NANCY H. BELL

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	965
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,875
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,564
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,281
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	67
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,214
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	436
7. OTHER REAL ESTATE OWNED.....	19
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	189
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,262
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,262

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,277
(1) NONINTEREST-BEARING.....	2,746
(2) INTEREST-BEARING.....	8,531
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,298
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	64
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	964
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	964
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,262

OFFICERS-

S.G. SEAY, PRESIDENT; O.C. ETTER, EXEC. VICE-PRESIDENT/CASHIER;
C. WALTER WILSON, VICE-PRESIDENT

DIRECTORS-

MERLE E. ALBRECHT, JOANN CORN, JACK C. KENT, KENNETH I. DANNEBERG,
S.G. SEAY, JOHN R. SIMMONS, RICHARD B. TUCKER, GARTH G. THOMAS,
JACK E. KENNEDY, MARTY ANDERSON

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,550
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,550
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	379
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,352
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	223
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,129
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	392
7. OTHER REAL ESTATE OWNED.....	601
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	706
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,307
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,307

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,027
(1) NONINTEREST-BEARING.....	4,544
(2) INTEREST-BEARING.....	15,483
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	205
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,232
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,075
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,307

OFFICERS-

DANIEL N. WARNER, CHAIRMAN OF THE BOARD; THOMAS DREVER, PRESIDENT;
GERALD F. KOCH, SR. VICE-PRESIDENT/COO; RODNEY D. GYPIN, VICE-PRESIDENT;
ROBERT I. DELL, CASHIER/VICE PRESIDENT

DIRECTORS-

ROBERT A. UCHIN, D.D.S., GERALD F. KOCH, RODNEY D. GYPIN,
THOMAS DREVER, DANIEL N. WARNER, RON B. ROBINSON

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,180
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,940
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,900
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,387
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	313
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,074
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	393
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	106
11. OTHER ASSETS.....	275
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,868
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,868

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,968
(1) NONINTEREST-BEARING.....	4,850
(2) INTEREST-BEARING.....	10,118
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,081
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	213
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	787
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	787
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,868

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; MARVEL L. TITTLE, VICE-PRESIDENT;
ALEXANDER R. BEARD, CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, A. BLAINE ALLEY

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	372
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	952
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,975
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,511
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	32
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,479
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	43
7. OTHER REAL ESTATE OWNED.....	64
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	57
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,942
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,942

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,511
(1) NONINTEREST-BEARING.....	1,067
(2) INTEREST-BEARING.....	4,444
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	12
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,523
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	60
25. SURPLUS.....	60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	299
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	419
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	419
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,942

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT;
ANN N. BRUMLEVE, CASHIER

DIRECTORS-

GEORGE J. HIX, GLONDA L. HIX, JACK G. HASELBUSH, JAMES F. BANKER,
C. WILLIAM HERZOG, E. NELSON THOMAS, STANLEY J. PRATT,
C. FRANKLIN HIX, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	980
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	11,929
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,285
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,608
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	259
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,349
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	600
7. OTHER REAL ESTATE OWNED.....	71
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	964
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,178
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,178

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,519
(1) NONINTEREST-BEARING.....	2,994
(2) INTEREST-BEARING.....	27,525
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	150
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	165
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,834
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,144
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,344
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,344
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,178

OFFICERS-

JEROLD B. HIRSCH, PRESIDENT; J.M. MASON, VICE-PRESIDENT; KAREN D. HERR,
CASHIER

DIRECTORS-

S. PERRY SANT, GILBERT J. MCGOUGH, JOHN E. BOHLING, ANDREW K. SMITH,
ALAN A. JONES

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,546
B. INTEREST-BEARING BALANCES.....	800
2. SECURITIES.....	7,264
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	1,190
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,581
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	200
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,381
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	249
7. OTHER REAL ESTATE OWNED.....	575
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	328
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,333
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,333

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,731
(1) NONINTEREST-BEARING.....	6,818
(2) INTEREST-BEARING.....	21,913
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	343
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	29,074
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	325
25. SURPLUS.....	825
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,109
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,259
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,259
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,333

OFFICERS-

RICHARD BAIR, PRESIDENT/CEO; JOHN A. FISCHER, CHAIRMAN OF THE BOARD/
VICE-PRESIDENT; ALLAN C. CHAPPEE, DENNIS M. MATHISEN, DANIEL T. LINDSAY,
CHARLES GESME, VICE-PRESIDENTS; HAROLD M. HERN, JR., CASHIER

DIRECTORS-

JOHN A. FISCHER, RICHARD L. CLYMER, RICHARD S. BAIR, ALLAN C. CHAPPEE,
RAYMOND W. CRIST, GARY W. LONGBALLA

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	194
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,804
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	30
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,110
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	77
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,033
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	38
7. OTHER REAL ESTATE OWNED.....	46
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	37
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	387
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,569
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	8,569

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,842
(1) NONINTEREST-BEARING.....	1,231
(2) INTEREST-BEARING.....	6,611
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,940
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	120
25. SURPLUS.....	245
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	264
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	629
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	629
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,569

OFFICERS-

MERLE E. ALBRECHT, CHAIRMAN OF THE BOARD; FLOYD E. HARMON, PRESIDENT;
MERLE M. KLOCKE, VICE-PRESIDENT; CHARMAINE BASKALL, CASHIER

DIRECTORS-

RICHARD B. TUCKER, JOANN P. CORN, JOHN R. SIMMONS, GARTH G. THOMAS,
STEPHEN G. SEAY, MERLE E. ALBRECHT, JACK C. KENT, KENNETH I. DANNEBERG,
JACK E. KENNEDY, MARTHA ANDERSON, FLOYD E. HARMON

DECEMBER 31, 1988

000 OMITTEI

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,395
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,838
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,313
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	160
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,153
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	293
7. OTHER REAL ESTATE OWNED.....	379
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	487
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,545
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,545

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,066
(1) NONINTEREST-BEARING.....	3,600
(2) INTEREST-BEARING.....	10,466
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	465
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,623
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	374
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	48
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	922
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	922
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,545

OFFICERS-

ROBERT S. EVERITT, CHAIRMAN OF THE BOARD; THOMAS S. BYINGTON, PRESIDENT;
MARY ANN FISKETJON, VICE-PRESIDENT/CASHIER; MICHAEL J. MCLARAN, VICE-
PRESIDENT

DIRECTORS-

DR. PHILIP E. AUSTIN, THOMAS S. BYINGTON, DENNIE F. SINNETT,
DAVID G. EVERITT, ROBERT S. EVERITT, FREDERICK W. GARDNER,
SCOTT R. LARRABEE, LUCIA A. LILEY, EUGENE A. MARKLEY

DECEMBER 31, 1988
ASSETS:

000 OMITTEI

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,886
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	3,082
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,455
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,939
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	80
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,859
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	265
7. OTHER REAL ESTATE OWNED.....	61
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	20
11. OTHER ASSETS.....	142
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,870
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,870

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,593
(1) NONINTEREST-BEARING.....	3,765
(2) INTEREST-BEARING.....	10,828
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	69
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	78
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,740
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	803
25. SURPLUS.....	304
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	23
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,130
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,870

OFFICERS-

JERRY C. REEVES, PRESIDENT; LARRY V. MORRIS, GARY L. BUTLER, VICE-PRESIDENTS; KAREL R. BAKER, CASHIER

DIRECTORS-

JON P. COATES, JERRY C. REEVES, LARRY L. WALL, JOHN M. TOLIVER,
HAROLD JOHNSON, WILLIAM GILTNER

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,020
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	3,539
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	575
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,563
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	204
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,359
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	701
7. OTHER REAL ESTATE OWNED.....	619
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	332
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,145
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,145

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,353
(1) NONINTEREST-BEARING.....	4,752
(2) INTEREST-BEARING.....	17,601
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,474
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	330
25. SURPLUS.....	870
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	471
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,671
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,671
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,145

OFFICERS-

J.E. PACER, PRESIDENT; BARBARA SULLIVAN, CASHIER

DIRECTORS-

GLEN B. CLARK, JR., WALTER C. EMERY, J.E. PACER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	794
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,978
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,058
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	3
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,055
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	89
7. OTHER REAL ESTATE OWNED.....	24
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	200
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,640
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,640

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,320
(1) NONINTEREST-BEARING.....	2,519
(2) INTEREST-BEARING.....	4,801
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	25
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,345
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	70
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	25
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	295
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	295
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,640

OFFICERS-

JAMES C. HEABERLIN, PRESIDENT; RICHARD J. ZIEMAN, SR. VICE-PRESIDENT;
MICHAEL E. PRENZLOW, VICE-PRESIDENT; DEBORAH BECKER, CASHIER

DIRECTORS-

JAMES C. HEABERLIN, RICK D. ROHR, DAVID L. SABLE,
DAVID W. SHAPER, RICHARD J. ZIEMAN, JOANN L. HEABERLIN

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	669
B. INTEREST-BEARING BALANCES.....	691
2. SECURITIES.....	856
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,898
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	136
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,762
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	222
7. OTHER REAL ESTATE OWNED.....	133
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	327
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,660
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,660

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,639
(1) NONINTEREST-BEARING.....	1,482
(2) INTEREST-BEARING.....	8,157
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	125
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	62
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,826
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	334
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	834
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	834
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,660

OFFICERS-

DENNIS W. WHITE, PRESIDENT; DONALD T. TOMOI, VICE-PRESIDENT;
GRANT A. EDWARDS, VICE-PRESIDENT/CASHIER

DIRECTORS-

DENNIS W. WHITE, ROY G. DINSDALE, LEONARD H. MCCAIN, DON HEER,
WELDON HIGGS, JOHN R. DENT, CHRISTOPHER J. DINSDALE, DAVID L. OAKESON,
STAN OLSEN, LARRY COUGHLIN, JOHN GRIEVE (HONORARY)

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,665
B. INTEREST-BEARING BALANCES.....	1,382
2. SECURITIES.....	27,616
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,245
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	26,174
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	284
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	25,890
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	526
7. OTHER REAL ESTATE OWNED.....	482
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	202
11. OTHER ASSETS.....	961
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	65,969
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	65,969

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	61,221
(1) NONINTEREST-BEARING.....	12,939
(2) INTEREST-BEARING.....	48,282
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	403
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	61,624
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	450
24. COMMON STOCK.....	400
25. SURPLUS.....	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,495
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,345
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,345
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	65,969

OFFICERS-

J.H. BLOEDORN, JR., CHAIRMAN OF THE BOARD/CEO; JERRY K. JONES,
PRESIDENT; RONALD L. HAYS, DAVID L. SCHOMBURG, C.L. WILLIAMS,
JAMES D. TREADWAY, ERVIN C. SOUTHARD, JOHN J. ZWETZIG, VICE-PRESIDENTS;
M. ELAINE MEYER, CASHIER

DIRECTORS-

WILLIAM C. ANDERSON, J.H. BLOEDORN, JR., ROBERT B. FANCHER,
RONALD L. HAYS, JERRY K. JONES, W.M. WATROUS, DAVID OHMAN

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,395
B. INTEREST-BEARING BALANCES.....	1,400
2. SECURITIES.....	45,079
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,770
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	34,378
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	850
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	33,528
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	405
7. OTHER REAL ESTATE OWNED.....	55
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,821
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	88,453
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	88,453

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	74,673
(1) NONINTEREST-BEARING.....	10,610
(2) INTEREST-BEARING.....	64,063
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	75,927
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	4,000
25. SURPLUS.....	4,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	4,526
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	12,526
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	12,526
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	88,453

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; BETTY L. KELLY, VICE-PRESIDENT/CASHIER

DIRECTORS-

IRVEN L. BILLIARD, EUGENE V. DOTY, DAMON MCMAHAN,
DOROTHY MCMAHAN, RUSSELL L. RATHMAN

DECEMBER 31, 1988		000 OMITTEL
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	888	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	1,638	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	225	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	6,903	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	190	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	6,713	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	522	
7. OTHER REAL ESTATE OWNED.....	89	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	227	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,302	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,302	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	9,630	
(1) NONINTEREST-BEARING.....	1,815	
(2) INTEREST-BEARING.....	7,815	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	52	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,682	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	400	
25. SURPLUS.....	220	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	620	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	620	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,302	

OFFICERS-

JOE M. FOX, CHAIRMAN OF THE BOARD/PRESIDENT; DOYLE MARVIN, CASHIER/
VICE-PRESIDENT; JONATHAN R. FOX, VICE-PRESIDENT

DIRECTORS-

JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, MAXINE FOX

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	454
B. INTEREST-BEARING BALANCES.....	800
2. SECURITIES.....	12,968
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,539
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	112
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,427
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	19
7. OTHER REAL ESTATE OWNED.....	20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	2
11. OTHER ASSETS.....	554
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	21,494
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	21,494

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,799
(1) NONINTEREST-BEARING.....	1,840
(2) INTEREST-BEARING.....	16,959
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	193
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,992
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,102
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,502
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,502
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	21,494

OFFICERS-

JAMES J. O'DELL, CHAIRMAN OF THE BOARD; MICHAEL E. BENNETT, PRESIDENT;
VIRGINIA L. UNREIN, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, RICHARD O'DELL,
MICHAEL BENNETT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	437	
B. INTEREST-BEARING BALANCES.....		3,043
2. SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	185	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,018	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		4,958
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		321
7. OTHER REAL ESTATE OWNED.....		431
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		118
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		9,493
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		9,493
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		8,667
(1) NONINTEREST-BEARING.....	1,283	
(2) INTEREST-BEARING.....	7,384	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		8,743
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		200
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		750
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		750
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		9,493

OFFICERS-

KENNETH H. RECKER, PRESIDENT; ROBERT R. LEINART, EXECUTIVE
VICE-PRESIDENT; THOMAS HURLEY, VICE-PRESIDENT; RICHARD A. FRANZMEIER,
VICE-PRESIDENT/CASHIER

DIRECTORS-

FREDERICK L. WALL, III, ROBERT R. LEINART

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,342
B. INTEREST-BEARING BALANCES.....	2,471
2. SECURITIES.....	2,792
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,546
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	431
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,115
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	118
7. OTHER REAL ESTATE OWNED.....	775
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	328
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,141
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,141

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,779
(1) NONINTEREST-BEARING.....	5,848
(2) INTEREST-BEARING.....	9,931
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	220
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,093
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	480
25. SURPLUS.....	568
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,048
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,048
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,141

OFFICERS-

GERALD E. LEWIS, CHAIRMAN OF THE BOARD/PRESIDENT; CAREY B. HORTON,
VICE-PRESIDENT; ROBERT M. STEWART, EXEC. VICE-PRESIDENT/CASHIER

DIRECTORS-

GERALD E. LEWIS, GORDON E. WAGNER, ROBERT F. GOBBO

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,072	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	6,667	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	500	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	11,372	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	207	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	11,165	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	392	
7. OTHER REAL ESTATE OWNED.....	247	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	362	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,405	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,405	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	17,913	
(1) NONINTEREST-BEARING.....	2,359	
(2) INTEREST-BEARING.....	15,554	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	122	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,035	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	500	
25. SURPLUS.....	1,300	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	570	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,370	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,370	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,405	

OFFICERS-

STEPHEN H. BRANDOM, PRESIDENT; DOLORES E. ZAVALA, VICE-PRESIDENT/
CASHIER

DIRECTORS-

LEO N. BRADLEY, HUGO BUERGER, III, THOMAS J. CARNEY, OTTO H. WERLIN,
RICHARD M. KREUTZER, KATHRYN L. ISENBERGER, CLAY J. HUTCHINSON, JR.,
STEPHEN H. BRANDOM

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	802
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	845
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,471
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	117
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,354
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	336
7. OTHER REAL ESTATE OWNED.....	172
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	141
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,197
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,197

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,211
(1) NONINTEREST-BEARING.....	2,345
(2) INTEREST-BEARING.....	4,866
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	26
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,237
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	160
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	960
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	960
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,197

OFFICERS-

J. ROBERT YOUNG, CHAIRMAN OF THE BOARD; JOHN COOPER, PRESIDENT;
NORM FRANKE, VICE PRESIDENT/CASHIER

DIRECTORS-

ERNEST GIANINETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN COOPER,
WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS,
J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,265
B. INTEREST-BEARING BALANCES.....	296
2. SECURITIES.....	2,056
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	812
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,605
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	224
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,381
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	606
7. OTHER REAL ESTATE OWNED.....	237
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	249
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,902
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,902

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,314
(1) NONINTEREST-BEARING.....	3,171
(2) INTEREST-BEARING.....	14,143
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,435
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	417
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,467
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,467
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,902

OFFICERS-

MARK NORWALK, PRESIDENT; PATRICK T. MCNULTY, CASHIER

DIRECTORS-

C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS, DALE R. HINMAN,
MARK NORWALK

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,708
B. INTEREST-BEARING BALANCES.....	1,098
2. SECURITIES.....	1,839
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,273
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	45
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,228
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	116
7. OTHER REAL ESTATE OWNED.....	201
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	14
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	111
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,315
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,315

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,625
(1) NONINTEREST-BEARING.....	3,417
(2) INTEREST-BEARING.....	8,208
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	54
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,679
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	519
25. SURPLUS.....	531
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	586
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,636
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,636
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,315

OFFICERS-

J.B. MCKEEVER, PRESIDENT; MARTIN E. JENSEN, EXECUTIVE VICE-PRESIDENT;
C.B. KENNEDY, SR. VICE-PRESIDENT; CHARLES K. PERRY, VICE-PRESIDENT;
VERLIA M. HELSEL, CASHIER

DIRECTORS-

CARL M. SHINN, MARTIN E. JENSEN, C.B. KENNEDY, J.B. MCKEEVER,
SARAH H. MCKEEVER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	573
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,981
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	25
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,232
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	54
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,178
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	175
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	340
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,272
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	12,272

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,030
(1) NONINTEREST-BEARING.....	950
(2) INTEREST-BEARING.....	10,080
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,131
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	140
25. SURPLUS.....	430
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	571
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,141
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,141
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,272

OFFICERS-

R.E. JOHNSON, CHAIRMAN OF THE BOARD; ROBERT E. JOHNSON, PRESIDENT;
NORMAN L. COOPER, VICE-PRESIDENT; STEPHANIE J. TAYLOR, CASHIER;
ROGER L. MARTIN, VICE-PRESIDENT

DIRECTORS-

R.E. JOHNSON, ROBERT E. JOHNSON, E.W. JOHNSON, NORMAN L. COOPER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	947
B. INTEREST-BEARING BALANCES.....	592
2. SECURITIES.....	607
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,170
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	87
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,083
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	830
7. OTHER REAL ESTATE OWNED.....	309
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	280
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,248
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,248

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,280
(1) NONINTEREST-BEARING.....	2,180
(2) INTEREST-BEARING.....	8,100
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	90
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,370
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	605
25. SURPLUS.....	125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	148
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	878
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	878
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,248

OFFICERS-

EDWARD A. CAPRA, PRESIDENT; RUTH RONNENBERG, CASHIER; HARRY ABRAMS,
VERN WAKEMAN, PATRICK D. GRINDE, VICE-PRESIDENTS

DIRECTORS-

C. KENT KINGSBURY, JOEL C. ROTHMAN, JERALD L. STUGART, H. WAYNE HOOVER,
JERRY W. HOUSEL, JOHN L. SHUPE, EDWARD A. CAPRA

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,055
B. INTEREST-BEARING BALANCES.....	2,679
2. SECURITIES.....	2,232
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	540
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	19,450
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	356
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,094
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	540
7. OTHER REAL ESTATE OWNED.....	149
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	407
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,696
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,696

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	24,460
(1) NONINTEREST-BEARING.....	1,684
(2) INTEREST-BEARING.....	22,776
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	25
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	163
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	24,648
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	253
25. SURPLUS.....	253
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,542
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,048
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,048
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,696

OFFICERS-

HENRY J. RAHMIG, PRESIDENT; CHRISTOPHER W. JEAVONS, VICE-PRESIDENT

DIRECTORS-

RICHARD A. BOETTCHER, JACK L. SCHREIBER, HENRY J. RAHMIG, C.L. YERBIC,
JOHN P. WATSON, R.D. MCLELLAN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,676
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	1,000
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,230
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	399
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,831
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	115
7. OTHER REAL ESTATE OWNED.....	7
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	346
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,075

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,098
(1) NONINTEREST-BEARING.....	2,764
(2) INTEREST-BEARING.....	14,334
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	58
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	164
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,320
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	450
25. SURPLUS.....	337
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	32-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	755
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,075

OFFICERS-

JOHN C. TODD, CHAIRMAN OF THE BOARD; LAWRENCE W. MENEFEE, PRESIDENT;
ALAN L. LORD, EXECUTIVE VICE-PRESIDENT; KATHRYN L. BOYLE, SR. VICE-
PRESIDENT/CASHIER; RALPH T. ANDERS, RICHARD C. ZOETER, SR. VICE-
PRESIDENTS; JAMES W. DAVIES, RICHARD E. FELDTHUS, JOHN M. KOSMICKI,
JACK J. MEAKINS, VICE PRESIDENTS

DIRECTORS-

LAWRENCE W. MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE,
F. SCOTT THOMAS, JOHN C. TODD, DONALD W. WITTNAM, GEORGE W. DOERING,
JOHN W. KINKADE, JAMES R. LISTEN, ALAN L. LORD

DECEMBER 31, 1988 000 OMITTEL
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	9,226
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	14,691
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	3,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	78,281
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,065
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	77,216
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,660
7. OTHER REAL ESTATE OWNED.....	1,533
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	2,239
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	109,565
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	109,565

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	100,741
(1) NONINTEREST-BEARING.....	15,491
(2) INTEREST-BEARING.....	85,250
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	519
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,014
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	102,274
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,360
25. SURPLUS.....	3,382
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,549
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,291
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,291
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	109,565

OFFICERS-

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE-PRESIDENT;
ROGER E. COTTEN, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

KENNETH PARSONS, THOMAS D. SWINEFORD, CARL D. ROLLER, ROBERT SWEITZER,
PAUL E. SAMMONS, OWEN O'FALLON, FRED FIELD, EDWARD BARTSCH,
PETER D. VAN DORN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,306
B. INTEREST-BEARING BALANCES.....	298
2. SECURITIES.....	2,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	12,697
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	340
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,357
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,607
7. OTHER REAL ESTATE OWNED.....	3,117
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	527
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,696
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,696

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,774
(1) NONINTEREST-BEARING.....	4,384
(2) INTEREST-BEARING.....	16,390
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	67
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	1,334
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,274
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	76
25. SURPLUS.....	346
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	422
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	422
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,696

OFFICERS-

LYOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, VICE-PRESIDENT;
PAUL W. WERNSMAN, CASHIER

DIRECTORS-

LYOYD A. NELSON, DONALD HARDIN, KEITH GILLILAND, MEL LOCKHART,
LOREN GARRETSON, CLARK STARKEBAUM, C. WILBUR KIPP

DECEMBER 31, 1988		000 OMITTEL
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,775	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	9,936	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	700	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	10,461	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	10,401	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	128	
7. OTHER REAL ESTATE OWNED.....	113	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	402	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,455	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,455	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	20,778	
(1) NONINTEREST-BEARING.....	3,543	
(2) INTEREST-BEARING.....	17,235	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....	75	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	216	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	21,069	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	300	
25. SURPLUS.....	800	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,286	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,386	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,386	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,455	

OFFICERS-

J. B. MCKEEVER, PRESIDENT; J.L. HUMRICH, OLIVER W. FOLSOM,
BARBARA J. CLINE, VICE-PRESIDENTS; RELLA ANN STEELE, CASHIER

DIRECTORS-

J.L. HUMRICH, L.L. MACFARLANE, J.B. MCKEEVER, SARAH H. MCKEEVER,
JOHN H. WILLHITE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	582
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,590
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	475
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,804
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	52
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,752
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	79
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	462
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,940
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	14,940

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,620
(1) NONINTEREST-BEARING.....	1,559
(2) INTEREST-BEARING.....	12,061
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	101
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,721
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	490
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	619
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,219
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,940

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. GEOLFOS. SR. VICE-PRESIDENT;
 D.D. DRISCOLL JR., VICE-PRESIDENT/CASHIER

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER,
 LENDA I. GEOLFOS, JAMES R. BRISCOE, HAROLD D. CLAY

DECEMBER 31, 1988
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	826
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,555
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	840
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,067
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	92
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,975
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	203
7. OTHER REAL ESTATE OWNED.....	479
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	225
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,103
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,103

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,604
(1) NONINTEREST-BEARING.....	2,717
(2) INTEREST-BEARING.....	9,887
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	212
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,816
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	535
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	452
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,287
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,103

OFFICERS-

CHARLES SCHLEY, PRESIDENT; RALPH MURPHY, VICE PRESIDENT;
RONDA RYLATT, VICE PRESIDENT/CASHIER

DIRECTORS-

ROBERT MCLEAN, CHARLES A. SCHLEY, DAVID M. KANIGEL, A.A. JONES,
ARTHUR ROSEAN, DENNIS J. LUTZ, FORREST CHARLESWORTH

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,784
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,588
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	739
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,063
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	56
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,007
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	439
7. OTHER REAL ESTATE OWNED.....	106
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	129
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,792
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,792

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,771
(1) NONINTEREST-BEARING.....	3,555
(2) INTEREST-BEARING.....	8,216
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,807
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	250
24. COMMON STOCK.....	200
25. SURPLUS.....	494
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	41
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	985
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	985
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,792

OFFICERS-

JERALD C. STARKS, CHAIRMAN OF THE BOARD/PRESIDENT; DON K SPEAROW,
SR. VICE-PRESIDENT; ROBBIE A. PIPPIN, GARY D. KING, VICE PRESIDENTS

DIRECTORS-

DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS,
JERALD C. STARKS

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,037
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,949
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,016
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	146
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,870
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	72
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	478
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,406
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,406

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,697
(1) NONINTEREST-BEARING.....	3,849
(2) INTEREST-BEARING.....	13,848
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	181
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,878
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	828
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,528
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,528
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,406

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BYRON LLOYD SMITH, VICE-PRESIDENT;
BRENT BEICHLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

LARRY G. NEUSCHWANGER, CARLTON C. BARNETT, LAVERN GLOVER,
IVAN D. SHUPE

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	507
B. INTEREST-BEARING BALANCES.....	199
2. SECURITIES.....	2,814
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,892
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	83
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,809
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	190
7. OTHER REAL ESTATE OWNED.....	38
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	285
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,842
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	12,842

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,392
(1) NONINTEREST-BEARING.....	1,393
(2) INTEREST-BEARING.....	9,999
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	50
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	225
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,667
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	675
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,175
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,175
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,842

OFFICERS-

A.J. ANDERSON, PRESIDENT; JOHN C. BURNETT, DOUGLAS L. DITUS, VICE-PRESIDENTS; VERA A. JOHNSON, CASHIER

DIRECTORS-

A.J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON, ELLIOTT G. RICE, DONALD E. SIECKE

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	898
B. INTEREST-BEARING BALANCES.....	11
2. SECURITIES.....	5,180
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,665
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	211
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,454
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	315
7. OTHER REAL ESTATE OWNED.....	419
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	340
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,617

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,224
(1) NONINTEREST-BEARING.....	2,572
(2) INTEREST-BEARING.....	13,652
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,381
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	344
25. SURPLUS.....	679
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	213
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,236
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,236
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,617

OFFICERS-

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, DEAN THOMPSON, (INACTIVE)
VICE-PRESIDENTS; RUTH H. WISE, CASHIER

DIRECTORS-

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH WISE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	690
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,831
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,073
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,936
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	138
7. OTHER REAL ESTATE OWNED.....	541
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	841
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,977
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,977

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,200
(1) NONINTEREST-BEARING.....	2,415
(2) INTEREST-BEARING.....	8,785
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	759
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,240
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	13-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	737
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	737
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,977

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; ANNA M. GUNDERSON, CASHIER

DIRECTORS-

JOHN E. HARKER, NORRENE HARKER, JEAN N. ANDERSEN, BRUCE A. ANDERSEN

DECEMBER 31, 1988 000 OMITTEL
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	512
B. INTEREST-BEARING BALANCES.....	600
2. SECURITIES.....	9,146
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,625
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	72
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,553
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	164
7. OTHER REAL ESTATE OWNED.....	319
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	350
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,994
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,994

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,016
(1) NONINTEREST-BEARING.....	1,564
(2) INTEREST-BEARING.....	15,452
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	256
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,272
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,922
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,722
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,722
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,994

OFFICERS-

STEWART B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE-PRESIDENT;
DANA E. UNCAPHER, CASHIER

DIRECTORS-

ALAN C. CHAPFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR.,
RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,729
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	9,486
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,334
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	164
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,170
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	516
7. OTHER REAL ESTATE OWNED.....	120
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	136
11. OTHER ASSETS.....	845
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	33,002
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	33,002

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	30,299
(1) NONINTEREST-BEARING.....	7,144
(2) INTEREST-BEARING.....	23,155
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	135
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,434
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	268
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,568
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,568
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	33,002

OFFICERS-

R.H. JONES, CHAIRMAN OF THE BOARD/PRESIDENT/CEO; ROBERT M. JONES, EXEC. VICE-PRESIDENT, R.W. BLAIR, VERLE MARTENS, SR. VICE PRESIDENTS; JANET HILL, SHIRLEY HUNTSMAN, VICE PRESIDENTS; SHARRON JOHNSON, CASHIER

DIRECTORS-

PHILLIP MALOUFF, JR., FRANK JOBE, NORMAN L. MURPHY, MARY LOU JONES, ROBERT H. JONES, ROBERT M. JONES, JAMES RIZZUTO

DECEMBER 31, 1988
 ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,733
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,944
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,744
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	537
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,207
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,495
7. OTHER REAL ESTATE OWNED.....	4,351
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	860
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,990
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,990

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	42,657
(1) NONINTEREST-BEARING.....	9,705
(2) INTEREST-BEARING.....	32,952
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	254
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,911
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	550
25. SURPLUS.....	2,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	279
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,079
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,079
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,990

OFFICERS-

PAULINE GOODWIN, CHAIRMAN OF THE BOARD; P.G. KREPS, PRESIDENT;
ALFRED L. KREPS, SR. VICE PRESIDENT; ARTHUR C. DELVENTHAL, CASHIER/
VICE PRESIDENT; ROY S. ARMSTRONG, VICE PRESIDENT

DIRECTORS-

ROGER MADDUX, R.G. LOPLIN, R.J. NELSON, P.G. KREPS, PAULINE E. GOODWIN,
L. DALE GOODWIN

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,489
B. INTEREST-BEARING BALANCES.....	1,387
2. SECURITIES.....	6,660
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	465
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,931
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,831
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	282
7. OTHER REAL ESTATE OWNED.....	247
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,226
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,587
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,587

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,209
(1) NONINTEREST-BEARING.....	2,955
(2) INTEREST-BEARING.....	13,254
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	291
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,500
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,387
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,087
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,087
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,587

OFFICERS-

DONALD E. IMEL, CHAIRMAN OF THE BOARD; RUDOLPH D. BIANCHI, PRESIDENT;
WANDA S. SMITH, CASHIER/EXEC. VICE PRESIDENT

DIRECTORS-

DONALD E. IMEL, NYLE BARLOW, RUDOLPH D. BIANCHI, CHERYL RENNELS,
BOB WILLIAMS

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	59
B. INTEREST-BEARING BALANCES.....	53
2. SECURITIES.....	413
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	455
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,114
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	50
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,064
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	350
7. OTHER REAL ESTATE OWNED.....	20
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	33
11. OTHER ASSETS.....	44
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,491
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,491

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,620
(1) NONINTEREST-BEARING.....	275
(2) INTEREST-BEARING.....	2,345
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,641
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	207
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	850
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	850
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,491

OFFICERS-

GEORGE T. SWEENEY, PRESIDENT/CHAIRMAN OF THE BOARD; JAN M. BERRY,
CASHIER; RICK E. VANDYKE, VICE PRESIDENT

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS, HAROLD R. LACY,
JAMES T. RUTHERFORD, CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,867
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	3,424
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,145
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,959
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	237
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,722
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,862
7. OTHER REAL ESTATE OWNED.....	1,787
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	390
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	29,296
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	29,296

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	26,483
(1) NONINTEREST-BEARING.....	6,408
(2) INTEREST-BEARING.....	20,075
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	221
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,704
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	392
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,592
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,592
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	29,296

OFFICERS-

MICHAEL P. COTTER, PRESIDENT; RICHARD KENNEDY, CASHIER

DIRECTORS-

CHARLES R. SILLSTROP, HAROLD R. LACY, MICHAEL P. COTTER,
RAYMOND C. DELISLE, LOREN E. SWENSON

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,039
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	917
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,425
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,786
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	155
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,631
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	333
7. OTHER REAL ESTATE OWNED.....	144
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	125
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,614
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,614

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	10,161
(1) NONINTEREST-BEARING.....	1,936
(2) INTEREST-BEARING.....	8,225
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	74
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,235
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	600
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	79
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,379
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,379
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,614

OFFICERS-

DARREL W. LATHROP, PRESIDENT; MARK A. FRANK, EXEC. VICE-PRESIDENT/
CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, DARREL W. LATHROP

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,149
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,046
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,303
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	23,965
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	167
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	23,798
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,463
7. OTHER REAL ESTATE OWNED.....	1,702
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	457
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,918
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,918

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	42,492
(1) NONINTEREST-BEARING.....	8,395
(2) INTEREST-BEARING.....	34,097
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	201
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	42,693
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	1,125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,800
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,225
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,225
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,918

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; JOHN D. ASBURY, EXEC.
VICE PRESIDENT; LINDA RIESE, VICE-PRESIDENT; STEVEN S. YOUNG, CASHIER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, JOHN D. ASBURY,
WILLIAM R. MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,631
B. INTEREST-BEARING BALANCES.....	300
2. SECURITIES.....	4,339
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,801
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	478
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,323
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	510
7. OTHER REAL ESTATE OWNED.....	2,092
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	2
11. OTHER ASSETS.....	711
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,283
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	35,283

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,887
(1) NONINTEREST-BEARING.....	7,205
(2) INTEREST-BEARING.....	25,682
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	116
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	248
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,251
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	290
25. SURPLUS.....	1,275
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	467
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,032
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,032
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	35,283

OFFICERS-

MICHAEL QUINLAN, PRESIDENT/CEO; MAURICE E. GROTHJOHN, EXEC. VICE-PRESIDENT/CASHIER; E.F. DOUGLASS, JR., MEDDIE BOISVERT, WILLIAM MCCAFFERTY, SR. VICE-PRESIDENTS; DEBORA L. BOFFA, THOMAS E. BUCHANAN, III, MICHAEL J. DALTON, DONALD B. PEREGA, JAMES R. KAMICAR, LYNN JEFFERIES, CATHERINE L.J. MCCARTY, TED D. WARREN, SUSAN J. MAHONEY, JOHN M. RICOTTA VICE-PRESIDENTS

DIRECTORS-

DANIEL M. CONWAY, MAURICE E. GROTHJOHN, LEO PAYNE,
EDWARD L. NORTHWAY, MICHAEL C. QUINLAN, BERNARD M. VELDKAMP, JR

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	6,246
B. INTEREST-BEARING BALANCES.....	1,400
2. SECURITIES.....	29,827
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	8,600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	72,961
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	2,079
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	70,882
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	6,040
7. OTHER REAL ESTATE OWNED.....	5,178
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	3,204
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	131,377
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	131,377

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	125,625
(1) NONINTEREST-BEARING.....	28,692
(2) INTEREST-BEARING.....	96,933
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	1,000
20. OTHER LIABILITIES.....	735
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	127,360
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,302
25. SURPLUS.....	560
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,155
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,017
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,017
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	131,377

OFFICERS-

GALEN GILBERT, CHAIRMAN OF THE BOARD; STEVE SHERLOCK, PRESIDENT;
MICHAEL HARVEY, EXEC. VICE PRESIDENT; JANET MERLO, CASHIER; SUE ROOT,
KENNETH MCDERMED, CRAIG GOBLE, BARBARA MCVICKER, VICE PRESIDENTS

DIRECTORS-

GALEN GILBERT, MICHAEL HARVEY, NAN PARKS, STEVE SHERLOCK, LYNN TAYLOR

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,874
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,651
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,546
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	654
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	31,892
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	316
7. OTHER REAL ESTATE OWNED.....	954
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	53,099
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	570
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	53,669

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	49,766
(1) NONINTEREST-BEARING.....	7,253
(2) INTEREST-BEARING.....	42,513
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	50,047
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	440
25. SURPLUS.....	2,481
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	131
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,052
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	570
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,622
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	53,669

OFFICERS-

RICHARD C. RODGERS, JR., PRESIDENT; JOANN O. CIRULLO,
MATTHEW RITACCO, SR. VICE-PRESIDENTS; ANN MARIE BRADACH, CASHIER

DIRECTORS-

JOANN O. CIRULLO, PETER COSGRIFF, W.O. DIEDRICH, JAMES E. MORRISON,
RICHARD C. RODGERS, JR., A.T. WHEELER, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,026
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	13,574
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,005
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	102
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,903
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	339
7. OTHER REAL ESTATE OWNED.....	313
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	270
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,425
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,425

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,497
(1) NONINTEREST-BEARING.....	3,145
(2) INTEREST-BEARING.....	17,352
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	177
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,674
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	551
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,751
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,751
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,425

OFFICERS-

RODNEY L. BRETHOWER, PRESIDENT; LISA J. WATROUS, VICE PRESIDENT

DIRECTORS-

MARVIN F. OWENS, JR., JAMES B. OSBOURN, RONALD D. MCLELLAN,
RODNEY L. BRETHOWER, JOHN M. STAFFORD

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,209
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	9,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	500
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	31,732
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	966
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	30,766
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	514
7. OTHER REAL ESTATE OWNED.....	389
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	654
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	45,032
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	45,032

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	42,125
(1) NONINTEREST-BEARING.....	9,091
(2) INTEREST-BEARING.....	33,034
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,005
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	43,130
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,200
25. SURPLUS.....	1,753
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,051
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,902
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,902
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	45,032

OFFICERS-

PETER J. ABLANCZY, PRESIDENT; YANA D. KENT, CASHIER

DIRECTORS-

HARRY G. GOBERT, E.C. VINER, PAUL G. WEST, JON P. COATES,
PETER J. ABLANCZY, RAYMOND C. KOERNIG, JR., STEVEN K. COLLIATIE,
SHIELA R. JOHNSON, NORMAN B. WOOD

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	728
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	255
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...	
A. FEDERAL FUNDS SOLD.....	1,050
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,826
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	137
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,689
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	33
7. OTHER REAL ESTATE OWNED.....	179
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	41
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,975
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,975

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,562
(1) NONINTEREST-BEARING.....	1,271
(2) INTEREST-BEARING.....	4,291
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	20
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,582
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	14
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	393
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	393
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,975

OFFICERS-

LEE ANNE LEWIS, PRESIDENT; D. BRIAN SWEANY, EXEC. VICE-PRESIDENT;
MARY T. BUCK, CASHIER

DIRECTORS-

WARNER A. KNOBE, MICHAEL S. CASSIDY, LUCIUS F. CASSIDY, JR.,
LEE ANNE LEWIS, JERROLD G. HAUPTMAN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,257
B. INTEREST-BEARING BALANCES.....	163
2. SECURITIES.....	721
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,215
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,752
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	215
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,537
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	480
7. OTHER REAL ESTATE OWNED.....	491
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	114
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,978
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,978

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,252
(1) NONINTEREST-BEARING.....	3,569
(2) INTEREST-BEARING.....	7,683
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,341
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	113
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	637
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	637
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,978

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, CASHIER; NORMA L. CONAWAY,
VICE-PRESIDENT

DIRECTORS-

JOSEPH C. FRENCH, STUART W. LOSEY, DANIEL L. ALLEN, ROGER KOPMAN,
JOSEPH B. BOWERS, EDWARD R. PEPPLER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,255
B. INTEREST-BEARING BALANCES.....	1,990
2. SECURITIES.....	1,861
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,945
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	106
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,839
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	479
7. OTHER REAL ESTATE OWNED.....	495
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	211
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,680

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,959
(1) NONINTEREST-BEARING.....	3,764
(2) INTEREST-BEARING.....	12,195
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	153
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,234
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	646
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,446
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,446
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,680

OFFICERS-

JOHN C. RUDOLPH, CHAIRMAN OF THE BOARD; JOHN M. SHETTER, PRESIDENT;
ALICE M. BIER, VICE-PRESIDENT/CASHIER

DIRECTORS-

LAWRENCE D. ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, W.F. PRATHER,
DONALD L. PERSCHBACHER, JOHN C. RUDOLPH, GLENN W. STEINBAUGH,
JOHN M. SHETTER, ANTHONY J. DENOVELLIS

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	858
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	2,111
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	10,833
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	165
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	10,668
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	161
7. OTHER REAL ESTATE OWNED.....	317
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	611
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,576
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,576

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,407
(1) NONINTEREST-BEARING.....	2,781
(2) INTEREST-BEARING.....	12,626
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	107
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	15,514
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	462
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,062
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,062
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,576

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXEC. VICE-PRESIDENT;
MARY JANE HUBERT, CASHIER; GARY L. MOORE, VICE-PRESIDENT

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK,
KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	993
B. INTEREST-BEARING BALANCES.....	1,289
2. SECURITIES.....	3,519
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	725
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,684
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	97
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,587
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	514
7. OTHER REAL ESTATE OWNED.....	178
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	259
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,064
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,064

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	15,881
(1) NONINTEREST-BEARING.....	3,525
(2) INTEREST-BEARING.....	12,356
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	154
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,035
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	379
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,029
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,029
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,064

OFFICERS-

JACK DEVEREAUX, PRESIDENT; HARRY J. DEVEREAUX II, EXEC VICE-PRESIDENT;
LEE TEDESCO, ALLAN J. BECKER, VICE-PRESIDENTS; DONNA FINDLEY, CASHIER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. BARICK, MARLYN J. GERKEN, ROBERT W. TURNER,
CLARENCE H. STUMP, JR., HARRY J. DEVEREAUX II

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,127
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	9,688
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	7,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	38,119
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	666
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	37,453
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,221
7. OTHER REAL ESTATE OWNED.....	1,597
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	830
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	62,916
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	62,916

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	58,271
(1) NONINTEREST-BEARING.....	10,601
(2) INTEREST-BEARING.....	47,670
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	321
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	58,814
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,600
25. SURPLUS.....	2,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	302
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,102
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,102
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	62,916

OFFICERS-

MICHAEL E. BENNETT, PRESIDENT; LINDA S. GORANSON, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD O'DELL, RICHARD CHENOWETH,
MICHAEL E. BENNETT

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	544
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,187
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,857
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	44
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,813
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	369
7. OTHER REAL ESTATE OWNED.....	109
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	85
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,107
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,107

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,317
(1) NONINTEREST-BEARING.....	1,431
(2) INTEREST-BEARING.....	3,886
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	100
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	171
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	25
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,613
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	94
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	494
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	494
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,107

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE-PRESIDENT;
MALCOLM L. CANNON, CASHIER

DIRECTORS-

BEN D. SHAW, MICHAEL N. FLEMING, CHARLES L. MITCHELL,
LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	363
B. INTEREST-BEARING BALANCES.....	225
2. SECURITIES.....	2,430
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,610
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,634
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,561
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	283
7. OTHER REAL ESTATE OWNED.....	121
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	172
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,765
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,765

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,855
(1) NONINTEREST-BEARING.....	1,234
(2) INTEREST-BEARING.....	8,621
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,936
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	125
25. SURPLUS.....	225
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	479
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	829
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	829
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,765

OFFICERS-

GEORGE B. ACKER, CHAIRMAN OF THE BOARD; RODNEY BRECHTL, PRESIDENT/CEO;
DANI L. FRANCIS, CASHIER/VICE PRESIDENT

DIRECTORS-

GEORGE B. ACKER, RICHARD A. BAKER, RODNEY D. BRECHTL, JAMES C. DUVE,
MARTIN R. FRICK

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,057
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,322
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,947
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	87
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,860
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	145
7. OTHER REAL ESTATE OWNED.....	228
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	254
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,141
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,141

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,302
(1) NONINTEREST-BEARING.....	2,829
(2) INTEREST-BEARING.....	11,473
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,425
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,016
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,716
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,716
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,141

OFFICERS-

JOHN D. BEATY, PRESIDENT; ROGER W. SCHMIDT, VICE-PRESIDENT;
CHERYL A. SMITH, CASHIER

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	504
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,244
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,533
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	44
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,489
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	11
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	57
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,705
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,705

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,042
(1) NONINTEREST-BEARING.....	979
(2) INTEREST-BEARING.....	3,063
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,069
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	50
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	386
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	636
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	636
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,705

OFFICERS-

SAM M. BOURNE, CHAIRMAN OF THE BOARD; H.H. FALCONBURG, PRESIDENT;
 CHRIS L. ABRAMS, VICE-PRESIDENT/CASHIER

DIRECTORS-

SAMUEL M. BOURNE, H.H. FALCONBURG, LEO F. SHARP, JOHN A. SMARTT,
 MORRIS E. TRAVIS

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	288
B. INTEREST-BEARING BALANCES.....	68
2. SECURITIES.....	1,307
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,375
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,171
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	95
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,076
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	111
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,227
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,227

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,179
(1) NONINTEREST-BEARING.....	537
(2) INTEREST-BEARING.....	4,642
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	129
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,308
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	359
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	919
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	919
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,227

OFFICERS-

ROGER A. BEHLER, PRESIDENT; KEVIN P. McDONALD, VICE-PRESIDENT;
DOUGLAS L. EGLESTON, CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, ROGER A. BEHLER

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	300
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,549
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,208
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,019
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	43
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,976
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	61
7. OTHER REAL ESTATE OWNED.....	34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	78
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,206
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,206

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,732
(1) NONINTEREST-BEARING.....	448
(2) INTEREST-BEARING.....	5,284
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	6
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	15
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,780
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	126
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	426
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	426
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,206

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF THE BOARD; J. BYRON UHRICH, PRESIDENT;
LINDA HAGEDORN, VICE PRESIDENT/CASHIER; DWIGHT FREEMAN, 1ST VICE
PRESIDENT; WILLIAM L. FASSETT, LYLE D. DYE, RUSSELL D. PRATT, VICE
PRESIDENTS

DIRECTORS-

MAHLON T. WHITE, WILLIS H. FASSETT, JR., J. BYRON UHRICH,
GORDON H. ROWE, JR., WILLIAM J. SCHUTTE, WILLIAM L. FASSETT

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,941
B. INTEREST-BEARING BALANCES.....	500
2. SECURITIES.....	10,110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,275
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	17,328
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	264
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	17,064
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	328
7. OTHER REAL ESTATE OWNED.....	269
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,024
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,511
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,511

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	32,121
(1) NONINTEREST-BEARING.....	8,287
(2) INTEREST-BEARING.....	23,834
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	411
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	32,532
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	330
25. SURPLUS.....	1,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,399
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,979
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,979
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,511

OFFICERS-

C.U. O'NEILL, PRESIDENT; CHARLES G. O'NEILL, EXEC. VICE-PRESIDENT;
HAROLD B. HARTMAN, VICE-PRESIDENT

DIRECTORS-

C.U. O'NEILL, HAROLD B. HARTMAN, PERRY A. PLANIGAN, HARVEY E. COX,
E.J. CARRINGTON, JR., HARRISON LOESCH, HAROLD D. FRASIER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	136
B. INTEREST-BEARING BALANCES.....	2,831
2. SECURITIES.....	723
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	220
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,336
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	89
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,247
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	172
7. OTHER REAL ESTATE OWNED.....	193
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	199
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,721
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,721

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,145
(1) NONINTEREST-BEARING.....	189
(2) INTEREST-BEARING.....	8,956
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	124
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,269
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	237
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	215
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,452
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,452
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,721

OFFICERS-

JERRY B. WHITE, CHAIRMAN/PRESIDENT; HERBERT L. ENSLEY, VICE-PRESIDENT

DIRECTORS-

JAMES W. RENFROW, A. EUGENE OMERNIK, JERRY B. WHITE, GORDON WAGNER

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,233
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,499
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,519
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	173
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,346
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	456
7. OTHER REAL ESTATE OWNED.....	353
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	184
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	14,671
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	14,671

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,400
(1) NONINTEREST-BEARING.....	2,208
(2) INTEREST-BEARING.....	11,192
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	13,498
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	473
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,173
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,173
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	14,671

OFFICERS-

TERRENCE R. SULLIVAN, PRESIDENT; DAVID G. WOOD, VICE-PRESIDENT;
DENNIS REECE, TERRANCE R. SULLIVAN, CASHIERS

DIRECTORS-

DAVID G. WOOD, ERNEST M. COOPER, DANIEL K. CRANE, TERRANCE R. SULLIVAN

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	304
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	1,880
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,159
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	53
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,106
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	136
7. OTHER REAL ESTATE OWNED.....	155
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,118
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,118

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,373
(1) NONINTEREST-BEARING.....	1,353
(2) INTEREST-BEARING.....	5,020
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,452
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	105
25. SURPLUS.....	345
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	216
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	666
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	666
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,118

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; ROBERT L. DAVIS, JR.,
PRESIDENT; MARK P. LARSEN, SR. VICE-PRESIDENT; CYNTHIA PAYNE, CASHIER/
VICE-PRESIDENT

DIRECTORS-

HAROLD R. LACY, GEORGE T. SWEENEY, ROBERT E. GREY,
WILLIAM G. ROSS, BARBARA J. POWERS, ROBERT L. DAVIS, JR.

DECEMBER 31, 1988

000 OMITTEL

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,968
B. INTEREST-BEARING BALANCES.....	396
2. SECURITIES.....	2,288
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	90
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,571
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	315
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,256
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	819
7. OTHER REAL ESTATE OWNED.....	1,866
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	445
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,128
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,128

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,973
(1) NONINTEREST-BEARING.....	6,149
(2) INTEREST-BEARING.....	14,824
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	674
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	548
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,195
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	470
25. SURPLUS.....	1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	637
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	933
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	933
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,128

OFFICERS-

DAN D. NOBLE, PRESIDENT; CLINTON BOOTH, VICE-PRESIDENT;
N. LAVERNE MCKEEVER, CASHIER

DIRECTORS-

DAN D. NOBLE, CLINTON W. BOOTH, LORNA J. LUPTON, DONALD J. OBERTO,
DAVIS M. WATSON

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	913
B. INTEREST-BEARING BALANCES.....	104
2. SECURITIES.....	2,397
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,736
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	39
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,697
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	324
7. OTHER REAL ESTATE OWNED.....	801
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	134
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,470
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,470

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,548
(1) NONINTEREST-BEARING.....	2,180
(2) INTEREST-BEARING.....	9,368
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,582
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	375
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	113
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	888
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	888
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,470

OFFICERS-

LES MERGELMAN, PRESIDENT/CEO; J. PAUL DUNFORD, CASHIER

DIRECTORS-

WALTER J. WALDOW, WALLACE Q. ANDERSON, LESTER R. WILSON,
ORVILLE L. CALLOWAY, VERREL L. CATLIN, LES MERGELMAN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	209
B. INTEREST-BEARING BALANCES.....	496
2. SECURITIES.....	1,095
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	345
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,296
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	93
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,203
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	85
7. OTHER REAL ESTATE OWNED.....	156
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	117
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,706
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,706

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,482
(1) NONINTEREST-BEARING.....	1,015
(2) INTEREST-BEARING.....	3,467
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	3
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,506
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	93
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	43
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	200
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	200
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,706

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, DENNIS REECE, VICE-PRESIDENTS;
DONALD HANHARDT, VICE-PRESIDENT/CASHIER

DIRECTORS-

DAVID G. WOOD, RAYMOND P. WOOD II, M.D., BRUCE PHILLIPS,
JOHN A. GALLEY, JR., DONALD D. HANHARDT

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	787
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,831
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,246
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	70
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,176
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	170
7. OTHER REAL ESTATE OWNED.....	111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	382
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,457
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,457

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	14,440
(1) NONINTEREST-BEARING.....	3,273
(2) INTEREST-BEARING.....	11,167
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,517
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	180
25. SURPLUS.....	570
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,190
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,940
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,940
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,457

OFFICERS-

DONALD W. WINTER, CHAIRMAN OF THE BOARD/PRESIDENT; PATTERSON CURTIS, EXEC. VICE-PRESIDENT; JAMES W. SUTTON, VICE-PRESIDENT; DAVID B. WINTER, CASHIER

DIRECTORS-

DONALD W. WINTER, PATTERSON CURTIS, JOYCE WINTER, HAROLD SCHULTZ

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,776
B. INTEREST-BEARING BALANCES.....	100
2. SECURITIES.....	4,687
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	600
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,418
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	191
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,227
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	298
7. OTHER REAL ESTATE OWNED.....	935
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	909
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	24,532
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	24,532

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	21,889
(1) NONINTEREST-BEARING.....	5,345
(2) INTEREST-BEARING.....	16,544
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	192
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,081
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	300
25. SURPLUS.....	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,451
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,451
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,451
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	24,532

OFFICERS-

DON FOSTER, PRESIDENT; ALICE CAGLE, DAVID C. GONNERMAN, VICE PRESIDENTS

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT,
ROLLAND L. HOLT, GILBERT C. WILSON

DECEMBER 31, 1988		000 OMITTEL
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	505	
B. INTEREST-BEARING BALANCES.....	794	
2. SECURITIES.....		2,492
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	310	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	3,483	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	67	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		3,416
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		100
7. OTHER REAL ESTATE OWNED.....		249
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		104
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		7,970
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		7,970
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		7,223
(1) NONINTEREST-BEARING.....	833	
(2) INTEREST-BEARING.....	6,390	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		7,269
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		301
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		701
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		701
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		7,970

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE-PRESIDENT;
JANICE HEIDRICK, CASHIER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, NEAL M. PRICE,
CHARLES S. HOVER, WILLIAM G. HANSCHMIDT

DECEMBER 31, 1988
ASSETS:

- 000 OMITTE

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,551
B. INTEREST-BEARING BALANCES.....	381
2. SECURITIES.....	5,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	100
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,496
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	221
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,275
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	474
7. OTHER REAL ESTATE OWNED.....	1,959
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	342
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	23,988
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	23,988

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,391
(1) NONINTEREST-BEARING.....	5,120
(2) INTEREST-BEARING.....	17,271
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	71
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	76
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,538
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	378
25. SURPLUS.....	622
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	450
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,450
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,450
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	23,988

OFFICERS-

DONALD M. STROUP, PRESIDENT; DONALD S. CAMENGA, VICE-PRESIDENT;
SUSAN L. PYLES, VICE PRESIDENT/CASHIER

DIRECTORS-

SUSAN L. PYLES, DONALD M. STROUP, JERRY D. MILLER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	322
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	698
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	235
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,676
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	36
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,640
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	192
7. OTHER REAL ESTATE OWNED.....	40
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	114
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,241
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,241

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,930
(1) NONINTEREST-BEARING.....	1,056
(2) INTEREST-BEARING.....	2,874
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,963
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	28
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	278
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	278
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,241

OFFICERS-

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, CASHIER/VICE PRESIDENT

DIRECTORS-

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON,
ROBERT H. REDWINE, M.D., DARRYL BIGGERSTAFF, DR. P. ANTHONY ZEISS,
DANIEL L. TANNER, LEE W. SIMPSON

DECEMBER 31, 1988
ASSETS:

000 OMITTEI

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	909
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	3,347
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,040
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,192
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	120
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,072
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	353
7. OTHER REAL ESTATE OWNED.....	51
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	172
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	12,944
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	12,944

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	11,584
(1) NONINTEREST-BEARING.....	1,998
(2) INTEREST-BEARING.....	9,586
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,690
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	303
25. SURPLUS.....	370
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	581
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,254
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,254
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	12,944

OFFICERS-

MAHLON T. WHITE, CHAIRMAN OF BOARD/PRESIDENT; KENNETH HOESCHEN, EXEC. VICE PRESIDENT; ROBERT L. FREEMAN, RICHARD A. SEUL, SR. VICE-PRESIDENTS; VERNON K. COCHRAN, VICE PRESIDENT/CASHIER; PHILIP E. BOSCHEN, CHARLINE BURKHARD, WALTER CARSELLA, ROSE MASTERANTONIO, ROBERT W. POBST, LUCILLE WILCOX, JAMES L. RICHARDSON, VICE PRESIDENTS

DIRECTORS-

EDWARD J. DEROSE, WALTER J. PREDOVICH, JOHN T. AGUILERA, OTTO W. SNAPP, JR., JAMES R. STJERNHOLM, H. EUGENE WILCOXSON, JAKE T. VIDMAR, JR., BEN WEINDLING, MAHLON T. WHITE, KENNETH G. HOESCHEN

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	8,697
B. INTEREST-BEARING BALANCES.....	1,000
2. SECURITIES.....	33,360
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	10,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	66,933
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,400
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	65,533
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5,193
7. OTHER REAL ESTATE OWNED.....	1,347
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,862
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	126,992
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	126,992

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	119,171
(1) NONINTEREST-BEARING.....	18,114
(2) INTEREST-BEARING.....	101,057
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	263
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	119,434
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,125
25. SURPLUS.....	5,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	933
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	7,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	7,558
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	126,992

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT; MARK A. MILLER, VICE-PRESIDENT/CASHIER

DIRECTORS-

REGINALD LANDRUM, DR. WILLIAM LEWALLEN, JR., SUE MASTRO, EUGENE RIKE,
DR. LYNN PHELPS, KEITH SMOKSTAD, L.M. PEARSON, MARK A. MILLER,
JOHN N. SPARING

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	598
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	715
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,415
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,714
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	84
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,630
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	114
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	145
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,617
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,617

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,657
(1) NONINTEREST-BEARING.....	1,926
(2) INTEREST-BEARING.....	6,731
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	68
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,725
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	350
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	292
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	892
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	892
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,617

OFFICERS-

FREDERICK A. ESGAR, CHAIRMAN OF THE BOARD; EARL F. LEHIGH, PRESIDENT;
C. RON MEEK, EXEC. VICE-PRESIDENT; JAMES MCCLEARN, SR. VICE-PRESIDENT/
CASHIER; JAMES A. MURRAY, SR. VICE-PRESIDENT; SHERMAN H. FRENCH,
GERALD E. SHORT, STEVEN E. MELVIN, JOHN HIJAR, RICHARD T. TEMPELMAN,
FIRST VICE-PRESIDENTS; ROBERT J. PATTEE, JR., ERNEST HERZBERGER,
VICE-PRESIDENTS

DIRECTORS-

KERRY D. GLADNEY, JAMES H. KIRKLAND, EARL F. LEHIGH, JOHN L. ARY
JOSEPH O. WATSON, III, THOMAS R. WELTE, DAVID ESGAR, BERT HARTMAN
FREDERICK A. ESGAR, FRANK R. ALLEN, ROLAND FARICY

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	8,616
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	37,480
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	12,795
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	66,737
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	982
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	65,755
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,272
7. OTHER REAL ESTATE OWNED.....	1,307
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,444
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	129,669
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	129,669

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	110,392
(1) NONINTEREST-BEARING.....	18,027
(2) INTEREST-BEARING.....	92,365
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	8,905
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	606
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	365
16. OTHER BORROWED MONEY.....	99
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	321
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	120,688
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,250
25. SURPLUS.....	4,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	3,481
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	8,981
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	8,981
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	129,669

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, CASHIER

DIRECTORS-

G.G. ANDERSEN, HOWARD BRUNER, HENRY PARKER, WILLIAM G. TURMAN,
TRAVIS L. WALLER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	519
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	200
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	795
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,259
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	33
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,226
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	337
7. OTHER REAL ESTATE OWNED.....	41
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	49
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,167
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,167

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,403
(1) NONINTEREST-BEARING.....	671
(2) INTEREST-BEARING.....	3,732
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,432
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	351
25. SURPLUS.....	227
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	157
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	735
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	735
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,167

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, SR. VICE-PRESIDENT;
KATHERINE DELLINGER, VICE PRESIDENT; KATHRYN BURKE, VICE-PRES./CASHIER

DIRECTORS-

BOB H. WHITE, JON L. BLOCKER, MICHAEL J. PINT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	674	
B. INTEREST-BEARING BALANCES.....	458	
2. SECURITIES.....	5,460	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	475	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	4,030	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	3,930	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	392	
7. OTHER REAL ESTATE OWNED.....	278	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....	189	
11. OTHER ASSETS.....		
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,856	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,856	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	10,578	
(1) NONINTEREST-BEARING.....	1,818	
(2) INTEREST-BEARING.....	8,760	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,670	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	190	
25. SURPLUS.....	510	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	486	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,186	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,186	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,856	

OFFICERS-

E. A. GUTHRIE, PRESIDENT; CLAUDIA K. CAMPBELL, CASHIER

DIRECTORS-

GEORGE ROBERT LEWIS, ROBERT COTT, DANIEL SIMON,
E.A. GUTHRIE, KEITH E. POOLE, CARL B. RECTOR

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	650
B. INTEREST-BEARING BALANCES.....	306
2. SECURITIES.....	3,089
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,839
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	66
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,773
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	73
7. OTHER REAL ESTATE OWNED.....	58
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	157
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,106
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,106

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,040
(1) NONINTEREST-BEARING.....	1,300
(2) INTEREST-BEARING.....	6,740
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	450
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,534
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	572
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	572
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,106

OFFICERS-

GARY S. WARD, PRESIDENT; WILLIAM L. CRUMB, VICE PRESIDENT

DIRECTORS-

DONALD LEE CURRIE, WILLIAM L. CRUMB, JOHN R. SCHENK,
GARY S. WARD, WALTER M. GEORGE, RICHARD C. JOLLEY, HARRY ODGERS

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	924	
B. INTEREST-BEARING BALANCES.....	1,789	
2. SECURITIES.....	5,690	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	110	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	8,094	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	143	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	7,951	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	214	
7. OTHER REAL ESTATE OWNED.....	73	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	333	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,084	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,084	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	16,046	
(1) NONINTEREST-BEARING.....	3,468	
(2) INTEREST-BEARING.....	12,578	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	58	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,104	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	486	
25. SURPLUS.....	207	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	287	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	980	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	980	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,084	

OFFICERS-

PAULINE E. GOODWIN, CHAIRMAN OF THE BOARD; P.G. KREPS, PRESIDENT;
DENNIS L. KREPS, AL KREPS, VICE-PRESIDENTS; DENNIS KREPS, CASHIER

DIRECTORS-

ALFRED L. KREPS, LARRY CHENEY, P.G. KREPS, PAULINE GOODWIN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	530
B. INTEREST-BEARING BALANCES.....	1,085
2. SECURITIES.....	2,498
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	470
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,494
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	48
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,446
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	67
7. OTHER REAL ESTATE OWNED.....	190
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	832
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,118
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,118

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,851
(1) NONINTEREST-BEARING.....	1,030
(2) INTEREST-BEARING.....	5,821
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	193
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,044
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	470
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	404
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,074
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,074
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,118

OFFICERS-

CHARLES FORSTER, CHAIRMAN/PRESIDENT; DENNIS MITCHELL, SR VICE PRESIDENT;
JEFFREY D. SNYDER, VICE-PRESIDENT; ELIZABETH PROPERNICK, CASHIER

DIRECTORS-

WENDELL F. HUTCHINSON, W. GERRY IMIG, DONALD R. MCQUEEN,
THOMAS G. SANDELL, CHARLES J. FORSTER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,953	
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....	9,922	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	2,200	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	13,408	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	178	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	13,230	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	537	
7. OTHER REAL ESTATE OWNED.....	39	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	445	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,326	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,326	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	24,962	
(1) NONINTEREST-BEARING.....	3,554	
(2) INTEREST-BEARING.....	21,408	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..		
A. FEDERAL FUNDS PURCHASED.....	910	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	201	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,073	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	400	
25. SURPLUS.....	600	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,253	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,253	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,253	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,326	

OFFICERS-

LEO H. VERVERS, CHAIRMAN OF THE BOARD/PRESIDENT; MICHAEL B. MCDONELL,
EXEC. VICE-PRESIDENT; TOM S. MASER, SR. VICE-PRESIDENT; PETER M. SHEEDY,
VICE PRESIDENT/CASHIER

DIRECTORS-

GEORGE W. DUNCAN, JR., LEO H. VERVERS, A.K. STEMLER, CHARLES L. VERVERS,
MICHAEL B. MCDONELL, NICHOLAS L. LOVITT, MICHAEL A. MIENTKA

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,294
B. INTEREST-BEARING BALANCES.....	299
2. SECURITIES.....	14,000
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,400
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,193
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	154
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	16,039
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,392
7. OTHER REAL ESTATE OWNED.....	771
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	123
11. OTHER ASSETS.....	769
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	38,087
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	38,087

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	34,336
(1) NONINTEREST-BEARING.....	9,009
(2) INTEREST-BEARING.....	25,327
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	305
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	229
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	34,870
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	878
25. SURPLUS.....	1,122
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,217
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,217
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,217
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	38,087

OFFICERS-

STEPHEN BRIGGS, PRESIDENT; STAN KORNASIEWICZ, EXEC. VICE PRESIDENT/
CASHIER

DIRECTORS-

ERNEST GIANINETTI, JACK E. EDGINGTON, ROBERT F. DOWNS, STEPHEN BRIGGS,
PETER N. GUY, WALLACE A.E. DEBEQUE, RODNEY E. SLIFER, J. ROBERT YOUNG,
WILLIAM B. VOLLBRACHT

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,425	
B. INTEREST-BEARING BALANCES.....	199	
2. SECURITIES.....	3,530	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,582	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	18,949	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	18,722	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	341	
7. OTHER REAL ESTATE OWNED.....	69	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	418	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	28,286	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	28,286	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	26,318	
(1) NONINTEREST-BEARING.....	7,186	
(2) INTEREST-BEARING.....	19,132	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	182	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	26,500	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	260	
25. SURPLUS.....	380	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,146	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,786	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,786	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	28,286	

OFFICERS-

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE-PRESIDENTS; HALLIE C. JORDAN, CASHIER

DIRECTORS-

OLEN H. HARDY, GLENN DROSSELMAYER, ROBERT G. DOWELL, BERNARD C. NEILL, RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,324
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	21,795
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,168
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	75
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,093
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	212
7. OTHER REAL ESTATE OWNED.....	184
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	40
11. OTHER ASSETS.....	613
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,761
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,761

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,094
(1) NONINTEREST-BEARING.....	2,109
(2) INTEREST-BEARING.....	25,985
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	462
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,556
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	400
25. SURPLUS.....	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,005
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,205
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,205
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,761

OFFICERS-

LAWRENCE A. FAIN, PRESIDENT; W. EDWARD GOODYEAR, VICE PRESIDENT

DIRECTORS-

TYRONE LOCKHART, GARY MIELKE, H. DAVID ZABEL, PETER W. WILLIAMS,
LAWRENCE A. FAIN, ROBERT G. FROST, CLIFFORD B. RUSSELL,
ROBERT CALMAN, JAMES C. KEARNEY

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,024
B. INTEREST-BEARING BALANCES.....	693
2. SECURITIES.....	9,784
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,775
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,536
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	131
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,405
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,031
7. OTHER REAL ESTATE OWNED.....	17
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	410
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	31,139
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	31,139

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	28,789
(1) NONINTEREST-BEARING.....	4,915
(2) INTEREST-BEARING.....	23,874
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	184
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	28,973
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	377
25. SURPLUS.....	953
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	836
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,166
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	31,139

OFFICERS-

VERNON CARTER, CHAIRMAN OF THE BOARD; DAN E. LONG, PRESIDENT;
WAYNE J. PIMPLE, VICE-PRESIDENT; STEPHEN L. MAY, CASHIER

DIRECTORS-

DAN E. LONG, THOMAS A. PAISON, JOHN NICHOLS, JERRY C. REEVES,
VERNON CARTER, GALEN BAMFORD, JON P. COATES, ROBERT C. MCATEE,
WAYNE J. PIMPLE, CHARLES KREAGER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	4,910
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	5,775
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,500
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	39,591
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	890
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	38,701
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	628
7. OTHER REAL ESTATE OWNED.....	1,673
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,243
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	54,430
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	54,430

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	48,567
(1) NONINTEREST-BEARING.....	7,533
(2) INTEREST-BEARING.....	41,034
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	71
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	320
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	48,958
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	450
25. SURPLUS.....	2,550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,472
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	5,472
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	5,472
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	54,430

OFFICERS-

GARDNER F. HILL, CHAIRMAN OF THE BOARD; TOM HAYNES, PRESIDENT/CEO;
F. WILLIAM DODGE, VICE PRESIDENT/CASHIER

DIRECTORS-

GARDNER F. HILL, SALLY CORTNEY, ELI A. GORDON, ROBERT DEMPSEY,
DAVID MALLETT, TOM HAYNES

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,034
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,552
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	5,800
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,705
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	166
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,539
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	119
7. OTHER REAL ESTATE OWNED.....	82
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	197
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,323
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,323

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	18,023
(1) NONINTEREST-BEARING.....	6,676
(2) INTEREST-BEARING.....	11,347
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,083
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	75
25. SURPLUS.....	495
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	670
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,240
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,240
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,323

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD/PRESIDENT;
CYNTHIA PAYNE, VICE-PRESIDENT/CASHIER

DIRECTORS-

HAROLD R. LACY, WILLIAM G. ROSS, ROBERT L. DAVIS, JR., GEORGE SWEENEY

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,188
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	544
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	885
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,166
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	130
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,036
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	565
7. OTHER REAL ESTATE OWNED.....	439
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	4
11. OTHER ASSETS.....	105
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,865
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,865

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,663
(1) NONINTEREST-BEARING.....	2,513
(2) INTEREST-BEARING.....	6,150
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	58
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,721
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	156-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,144
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,144
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,865

OFFICERS-

IVAN FUGATE, CHAIRMAN OF THE BOARD/PRESIDENT; ROBERT W. BERRY, EXEC. VICE-PRESIDENT; DAVID T. MANLEY, JR., SR. VICE-PRESIDENT; CASSANDRA TYRRELL, SR. VICE-PRESIDENT/CASHIER; P. WENDELL MEADOWS, MARY ANN RECORD, SANDRA A. BLACKMORE, VICE-PRESIDENTS

DIRECTORS-

IVAN D. FUGATE, JAMES W. LANGLEY, M.D., ROBERT W. BERRY, CASSANDRA TYRRELL

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,607
B. INTEREST-BEARING BALANCES.....	669
2. SECURITIES.....	10,286
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,195
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,220
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	497
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	19,723
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	761
7. OTHER REAL ESTATE OWNED.....	368
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	949
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	40,558
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	40,558

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	35,969
(1) NONINTEREST-BEARING.....	12,301
(2) INTEREST-BEARING.....	23,668
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	332
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	190
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	36,491
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	800
25. SURPLUS.....	1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,067
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,067
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	40,558

OFFICERS-

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE-PRESIDENT/CASHIER

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, J. ROBERT YOUNG,
GEORGE C. WILLIAMS, ROGER A. BEHLER

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,992
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	15,813
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,523
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	51,911
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	403
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	51,508
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	1,381
7. OTHER REAL ESTATE OWNED.....	1,881
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,176
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	79,274
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	79,274

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	73,997
(1) NONINTEREST-BEARING.....	19,115
(2) INTEREST-BEARING.....	54,882
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	242
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	314
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	74,553
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,100
25. SURPLUS.....	1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,121
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,721
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,721
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	79,274

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE-PRESIDENT/CASHIER;
ROSA M. DOWDELL, VICE-PRESIDENT

DIRECTORS-

CHRIS M. FURNEAUX, DAVID E. WATTENBERG, ROSA M. DOWDELL,
RICHARD W. PEDEN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	472
B. INTEREST-BEARING BALANCES.....	297
2. SECURITIES.....	4,424
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,630
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	83
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,547
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	41
7. OTHER REAL ESTATE OWNED.....	122
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	5
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	132
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,890
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,890

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,764
(1) NONINTEREST-BEARING.....	2,134
(2) INTEREST-BEARING.....	6,630
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,823
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	475
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	442
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,067
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,067
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,890

OFFICERS-

LARRY E. HARPER, CHAIRMAN OF THE BOARD/PRESIDENT; JUDY BEZONA, VICE-PRESIDENT/CASHIER; GARY BRYAN, VICE PRESIDENT

DIRECTORS-

LARRY E. HARPER, JAMES L. BAILEY, THOMAS K. BENSHP

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	955
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	2,801
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,068
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	231
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,837
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	329
7. OTHER REAL ESTATE OWNED.....	317
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	712
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	20,951
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	20,951

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	19,013
(1) NONINTEREST-BEARING.....	2,369
(2) INTEREST-BEARING.....	16,644
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	435
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	37
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	179
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	19,664
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	250
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	537
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,287
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,287
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	20,951

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT PRAZEE, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT PRAZEE, STANLEY A. COLEMAN, H. DAVID TONSING,
ROBERT B. DONLEY, ROBERT M. SENDERHAUF, ROBERT L. PARKER, ADVISORY

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	338
B. INTEREST-BEARING BALANCES.....	1,387
2. SECURITIES.....	804
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	160
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,120
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	32
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,088
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	101
7. OTHER REAL ESTATE OWNED.....	286
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	137
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,301
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,301

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,621
(1) NONINTEREST-BEARING.....	1,269
(2) INTEREST-BEARING.....	4,352
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	44
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,665
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	159
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	277
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	636
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	636
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,301

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT;
MARY JANE HANSEN, VICE-PRESIDENT/CASHIER

DIRECTORS-

WILBUR FLACHMAN, PAUL F. GLASGOW, DONALD K. HOGOBOOM,
THOMAS M. JONES, JERRY J. TRAPPER, STEPHEN C. THOMASON

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2,715
B. INTEREST-BEARING BALANCES.....	201
2. SECURITIES.....	7,204
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,055
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	21,965
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	435
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	21,530
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	734
7. OTHER REAL ESTATE OWNED.....	1,163
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	592
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	36,194
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	36,194

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	33,042
(1) NONINTEREST-BEARING.....	8,094
(2) INTEREST-BEARING.....	24,948
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	225
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	33,267
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,427
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,927
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,927
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	36,194

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN OF THE BOARD; BARBARA J. POWERS, PRESIDENT;
LINDA N. ALEXANDER, CASHIER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D.,
BARBARA J. POWERS, WILLIAM G. ROSS, JAMES T. RUTHERFORD,
THOMAS I. SWEENEY, M.D., GEORGE T. SWEENEY, HAROLD LACY, ADVISORY

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	3,176
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	4,028
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	4,145
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	33,178
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	373
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	32,805
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2,642
7. OTHER REAL ESTATE OWNED.....	3,619
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	616
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	51,130
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	51,130

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	46,564
(1) NONINTEREST-BEARING.....	7,134
(2) INTEREST-BEARING.....	39,430
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	276
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	46,840
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	720
25. SURPLUS.....	1,340
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,230
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,290
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,290
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	51,130

OFFICERS-

GARTH THOMAS, CHAIRMAN/PRESIDENT; KATHRYN S. FUJITA, CASHIER

DIRECTORS-

MERLE E. ALBRECHT, JACK C. KENT, JOANN CORN, KENNETH I. DANNEBERG,
STEPHEN G. SEAY, JOHN R. SIMMONS, RICHARD TUCKER, GARTH THOMAS,
MARTHA ANDERSON, JACK E. KENNEDY

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	820
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	4,838
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	150
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,593
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	141
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,452
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	374
7. OTHER REAL ESTATE OWNED.....	110
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	235
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,979
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,979

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	12,794
(1) NONINTEREST-BEARING.....	1,636
(2) INTEREST-BEARING.....	11,158
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	12,875
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	700
25. SURPLUS.....	404
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,104
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,104
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,979

OFFICERS-

CRAIG L. TRAUTWEIN, PRESIDENT; PERRY A. FUGATE, VICE-PRESIDENT

DIRECTORS-

L.R. CHRISTENSEN, HENRY KAMMERZELL, DELBERT TEETS, CRAIG L. TRAUTWEIN,
FRED C. WELLER

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	499
B. INTEREST-BEARING BALANCES.....	99
2. SECURITIES.....	1,067
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	865
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,723
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	108
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,615
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	262
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	120
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,532
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,532

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	5,959
(1) NONINTEREST-BEARING.....	1,909
(2) INTEREST-BEARING.....	4,050
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	56
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	24
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,039
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	106
25. SURPLUS.....	394
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	7-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	493
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	493
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,532

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; DAVID S. ESGAR, VICE-PRESIDENT;
ROBERT ENGLAND, CASHIER

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUREN R. WOLLERT, ROBERT R. TEMPEL,
MARJORIE C. LUBBERS, HERBERT REYHER, WAYNE HAYS, KEITH UHLAND,
DAVE ESGAR

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	705
B. INTEREST-BEARING BALANCES.....	870
2. SECURITIES.....	6,068
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,385
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,061
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	136
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	12,925
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	177
7. OTHER REAL ESTATE OWNED.....	30
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	412
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,572
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,572

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,976
(1) NONINTEREST-BEARING.....	2,210
(2) INTEREST-BEARING.....	15,766
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	373
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	18,349
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	2,090
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,023
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,223
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,223
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,572

OFFICERS-

M.G. YLARRAZ, PRESIDENT; JAMES A. RUTZ, VICE-PRESIDENT

DIRECTORS-

M.G. YLARRAZ, MARJORIE A. KADLUB, P.E. MCCARTHY, JAMES A. RUTZ,
LUTHER E. HARRIS, ED DUGGAN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	784
B. INTEREST-BEARING BALANCES.....	992
2. SECURITIES.....	3,802
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	550
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,920
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	151
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,769
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	106
7. OTHER REAL ESTATE OWNED.....	49
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	266
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	15,318
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	15,318

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,960
(1) NONINTEREST-BEARING.....	2,301
(2) INTEREST-BEARING.....	11,659
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	160
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,120
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	418
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	580
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,198
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,198
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	15,318

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE-PRESIDENT;
KENNETH W. MOORE, VICE-PRESIDENT; MARILYN CUMMINS, CASHIER

DIRECTORS-

A.E. BORN, B.W. DOUGHERTY, R.G. EICHMAN, J.H. ELWELL, EDWARD GRAINGER,
M.E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	798
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	10,251
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,850
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	8,794
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	89
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,705
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	577
7. OTHER REAL ESTATE OWNED.....	155
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	421
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	22,757
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	22,757

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	20,598
(1) NONINTEREST-BEARING.....	3,556
(2) INTEREST-BEARING.....	17,042
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	20,710
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	240
25. SURPLUS.....	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	807
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,047
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,047
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	22,757

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE-PRESIDENT;
 M. KATHERINE HASLETT, CASHIER

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION,
 CURTIS P. NOFFSINGER

DECEMBER 31, 1988		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	631	
B. INTEREST-BEARING BALANCES.....	1,188	
2. SECURITIES.....	705	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....	1,110	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	5,681	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....	5,603	
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	13	
7. OTHER REAL ESTATE OWNED.....	26	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....	153	
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,429	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,429	
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....	8,456	
(1) NONINTEREST-BEARING.....	1,147	
(2) INTEREST-BEARING.....	7,309	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	10	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....	88	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,554	
22. LIMITED-LIFE PREFERRED STOCK.....		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....	250	
25. SURPLUS.....	550	
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	75	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	875	
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	875	
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,429	

OFFICERS-

JACK L. PANTER, CHAIRMAN OF THE BOARD; DONALD R. STARNES, PRESIDENT/CEO;
GREGORY P. CRANSTON, SR. VICE-PRESIDENT; JOAN KUNTZ, CASHIER

DIRECTORS-

JACK L. PANTER, THOMAS M. DOERK, DONALD J. KANY, DONALD R. STARNES,
ROBERT M. SWARTZ, J. RODNEY UHRICH

DECEMBER 31, 1988
ASSETS:

000 OMITTEL

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	5,050
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	6,199
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,250
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	20,741
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	667
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	20,074
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	271
7. OTHER REAL ESTATE OWNED.....	808
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,372
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	35,024
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	2,473
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	37,497

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	34,550
(1) NONINTEREST-BEARING.....	7,740
(2) INTEREST-BEARING.....	26,810
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	178
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	34,728
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	750
25. SURPLUS.....	454
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	296
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	2,473
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,769
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	37,497

INDUSTRIAL BANK MERGERS

<u>Charter #</u>	<u>Name and Location of Industrial Bank Involved</u>	<u>Date Effective</u>
165	Boulder U.S. Industrial Bank of Boulder merged into American Industrial Bank of Boulder	11/17/88
167	Fort Collins U.S. Industrial Bank of Fort Collins merged into American Industrial Bank of Fort Collins	11/17/88
24	Colorado Springs U.S. Industrial Bank of Colorado Springs merged into American Industrial Bank of Colorado Springs	11/23/88
11	Pueblo U.S. Industrial Bank of Pueblo merged into American Industrial Bank of Colorado Springs	11/23/88
162	Thornton U.S. Industrial Bank merged into American Industrial Bank of Arvada	11/23/88
161	Aurora U.S. Industrial Bank of Aurora merged into American Industrial Bank of Aurora	12/01/88
136	Applewood U.S. Industrial Bank of Golden merged into American Industrial Bank of Lakewood	12/15/88

INDUSTRIAL BANK VOLUNTARY DISSOLUTIONS

<u>Charter #</u>	<u>Bank Name and Location</u>	<u>Date Dissolved</u>
149	Chase Manhattan Industrial Bank/Denver	1/01/88
75	Canon City First Industrial Bank/Canon City	3/25/88

INDUSTRIAL BANK CHARTERS RESCINDED

27	Metropolitan Industrial Bank/Denver	4/15/88
48	First Industrial Bank of Rocky Ford/Rocky Ford	12/16/88

COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	46 BANKS 12-31-88	% TO TOTAL	72 BANKS 12-31-87	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	37,559	7.4	48,466	(10,907)	22.5
SECURITIES	45,075	9.0	42,533	+2,542	6.0
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	8,255	1.6	10,401	(2,146)	21.0
LOANS AND LEASE FINANCING RECEIVABLES	396,976	79.0	658,237	(261,261)	40.0
LESS ALLOWANCE FOR LOAN AND LEASE LOSSES	(6,992)	(1.5)	(10,896)	(3,904)	36.0
LOANS AND LEASES, NET	389,984	77.5	647,341	(257,357)	40.1
ASSETS HELD IN TRADING ACCOUNTS	0	0	0	0	0
PREMISES AND FIXED ASSETS	1,623	.3	5,047	(3,424)	68.0
OTHER REAL ESTATE OWNED	9,252	2.0	14,184	(4,932)	35.0
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	1,276	.2	50	+1,226	2452.0
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	0	0	826	(826)	0
INTANGIBLE ASSETS	0	0	0	0	0
OTHER ASSETS	10,194	2.	13,858	(3,664)	26.4
TOTAL ASSETS	503,218	100.0	782,706	(279,488)	36.0
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	286,775	57.0	348,954	(62,179)	18.0
- NONINTEREST BEARING	290	0	9,719	(9,429)	97.0
- INTEREST BEARING	286,485	57.0	339,235	(52,750)	16.0
FED FUNDS PURCHASED AND SECURI- TIES SOLD UNDER AGREEMENTS	25	0	9,846	(9,821)	99.7
DEMAND NOTES/U.S. TREASURY	0	0	0	0	0
OTHER BORROWED MONEY	119,985	23.8	140,332	(20,347)	14.5
MORTGAGE INDEBTEDNESS	345	.1	1,207	(862)	71.4
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	0	0	142,837	(142,837)	0
NOTES AND DEBENTURES	0	0	103	(103)	0
OTHER LIABILITIES	12,065	2.4	15,849	(3,784)	24.0
TOTAL LIABILITIES	419,195	83.3	659,128	(239,933)	36.4
LIMITED LIFE PREFERRED STOCK	0	0	0	0	0
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	0	0	0	0	0
COMMON STOCK	14,221	2.8	21,277	(7,056)	33.2
SURPLUS	44,167	8.8	56,366	(12,199)	22.0
UNDIVIDED PROFITS/CAPITAL RESERVES	25,635	5.1	49,935	(20,300)	44.2
TOTAL EQUITY CAPITAL	84,023	16.7	123,578	(39,555)	32.0
TOTAL LIABILITIES AND EQUITY CAPITAL	503,218	100.0	782,706	(279,488)	36.0

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT, F.W. HAWKES, VICE-PRESIDENT/
CASHIER; R.E. TANNER, VICE-PRESIDENT

DIRECTORS-

FRANK W. HAWKES, GEORGE B.P. WARD, JR., HUGH A. WOLTZEN,
EBERHARD J. GABRIEL, ROY E. TANNER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	51
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,525
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	119
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,406
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	17
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	1,276
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	155
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	13,105
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	13,105

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,350
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,350
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	10,322
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	81
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	11,753
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	352
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,352
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,352
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	13,105

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; JOHN C. NINNEMAN, PRESIDENT;
LANCE E. SHAPPER, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE, LANCE E. SHAPPER,
DALE W. WESTERGARD, JOHN C. NINNEMAN

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	88
B. INTEREST-BEARING BALANCES.....	849
2. SECURITIES.....	639
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,357
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	419
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	8,938
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	81
7. OTHER REAL ESTATE OWNED.....	709
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	366
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	11,670
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	11,670

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	9,184
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	9,184
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	858
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	124
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	215
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	10,381
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	339
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,289
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,289
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	11,670

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; EDWARD H. MAAS, VICE-PRESIDENT/
CASHIER; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

ROY E. TANNER, EBERHARD J. GABRIEL, HUGH A. WOLTZEN, EDWARD H. MAAS,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	72
B. INTEREST-BEARING BALANCES.....	668
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,322
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	166
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,156
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	14
7. OTHER REAL ESTATE OWNED.....	991
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	400
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	17,301
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	17,301

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,820
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	4,820
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	10,055
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	116
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,991
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	1,010
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,100
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,310
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRRED PURS TO 12 U.S.C. 1823(J)....	2,310
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	17,301

OFFICERS-

CHRISTOPHER T. GILSON, PRESIDENT; FREDERICK WARD, ROBERT C. BARTON,
JOSEPH C. DEMEO, ROGER BAZZELL, SCOTT R. WILSON, RALPH J. HALL,
MARCIA P. ROSEBRAUGH, PHILLIP R. MCCAMMON, JOHN A. NELKE, JOEL DICTROW,
KATHLEEN MARSAL, HASKELL EDELSTEIN, JOHN OLMSTEAD, RONALD R. ALLEN,
ALFRED GROTELL, WILLIAM HAYDEN, LEON KOZAK, DENISE STRAIN, GERARD WHITE,
VICE-PRESIDENTS

DIRECTORS-

ROBERT C. BARTON, CHRISTOPHER T. GILSON, FREDERICK WARD, KEVIN RHEIN,
SAMPATH RAJAPPA

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	3,428
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	45,579
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	672
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	44,907
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	38
7. OTHER REAL ESTATE OWNED.....	365
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	316
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	49,054
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	49,054

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	22,726
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	22,726
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	749
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	4,306
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,781
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	20,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	273
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	21,273
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	21,273
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	49,054

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, STEVE J. SLAUGHTER, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	24
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,160
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	53
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,107
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	18
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	62
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,411
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,411

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,476
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,476
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,718
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	27
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,221
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	540
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,190
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,411

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY A. BOGIE,
JOHN J. BOLGER, ROBERT F. FLOYD, TROY GOODWIN, ERIC KREBS,
BENNIE D. HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM,
JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, TIMOTHY G. VORBECK,
JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER,
TIMOTHY TEMPLE, MILLARD WILDENSTEIN, JOHN A. EBRIGHT, EDWIN K. MATTSON,
DANNY R. PETERSON, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WENDELL L. DIXON, ROBERT P. PLUMMER, WILLIAM A. ROTZIEN,
GEORGE F. WALTERHOUSE

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,815
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,742
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	3
7. OTHER REAL ESTATE OWNED.....	98
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	34
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	1,877
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	1,877

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	76
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	6
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	82
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	795
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,795
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,795
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	1,877

OFFICERS-

CHARLES E. KRAGEL, PRESIDENT/CASHIER

DIRECTORS-

CHARLES E. KRAGEL, JAMES D. ASHER, STEVEN STINGLEY, ELIOT ROBERTSON,
 JOE JOHNSON

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	263
B. INTEREST-BEARING BALANCES.....	310
2. SECURITIES.....	2
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,495
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,107
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	31
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,076
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	24
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	27
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,197
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	4,197

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,791
(1) NONINTEREST-BEARING.....	53
(2) INTEREST-BEARING.....	3,738
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	50
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,841
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	156
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	356
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	356
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,197

OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE-PRESIDENT

DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER,
JOHN G. MULLINS, DONALD D. SCHNELL

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	335
B. INTEREST-BEARING BALANCES.....	522
2. SECURITIES.....	2,110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	420
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,052
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	111
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,941
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	84
7. OTHER REAL ESTATE OWNED.....	486
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	9,021
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	9,021

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	8,311
(1) NONINTEREST-BEARING.....	107
(2) INTEREST-BEARING.....	8,204
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	98
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	8,409
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	12
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	612
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	612
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	9,021

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; DONALD L. GROSS EXEC. VICE
PRESIDENT; ROY E. TANNER, VICE-PRESIDENT; ROCKY A. PLOUVIER, VICE
PRESIDENT/CASHIER

DIRECTORS-

ROY E. TANNER, EBERHARD J. GABRIEL, DONALD L. GROSS, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	123
B. INTEREST-BEARING BALANCES.....	1,190
2. SECURITIES.....	701
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	24,289
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	261
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	24,028
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	36
7. OTHER REAL ESTATE OWNED.....	99
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	432
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	26,609
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	26,609

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,094
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	13,094
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	8,805
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	281
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	22,180
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	1,802
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	2,427
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	4,429
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	4,429
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	26,609

OFFICERS-

MICHAEL M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT;
WAYNE L. EVANS, EXEC. VICE-PRESIDENT; CHARLES RUTLEDGE, SR. VICE-PRES.;
EUGENE C. CALL, CARL SOLDAN, JOHN L. SANDEN, EUGENE J. CURTIS,
GEORGE ABRUSCATO, VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/
CASHIER

DIRECTORS-

JAMES A. BARE, L. VANE CARROLL, JR., WAYNE L. EVANS, GARY M. SMITH,
EUGENE C. CALL, CARL P. GUETHER, MICHAEL M. PAPPAS

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	155
B. INTEREST-BEARING BALANCES.....	1,079
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	9,471
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	152
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	9,319
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	15
7. OTHER REAL ESTATE OWNED.....	103
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	156
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	10,827
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	10,827

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	7,725
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	7,725
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,754
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	217
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	9,696
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	610
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	321
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,131
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,131
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	10,827

OFFICERS-

H.C. GERBER, CHAIRMAN OF THE BOARD/PRESIDENT; LONNIE L. GERBER,
L. LORINE WADE, VICE-PRESIDENTS

DIRECTORS:

H.C. GERBER, LONNIE L. GERBER, LURLINE A. GERBER, L. LORINE WADE,
JOHN C. BIRKES, GARY DAILEY

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	346
B. INTEREST-BEARING BALANCES.....	3,860
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,271
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	113
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,158
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	42
7. OTHER REAL ESTATE OWNED.....	133
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	141
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,680

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,985
(1) NONINTEREST-BEARING.....	1
(2) INTEREST-BEARING.....	6,984
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	7,064
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	84
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	616
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	616
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,680

CERTIFICATE ISSUED 1958
 ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
 COLORADO SPRINGS

NO. 025

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; LINDA M. BARNES,
 VICE PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DALE WESTERGARD, DEE A. HYDE,
 LINDA BARNES

DECEMBER 31, 1988
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	170
B. INTEREST-BEARING BALANCES.....	1,255
2. SECURITIES.....	1,113
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,082
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	303
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	14,779
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	15
7. OTHER REAL ESTATE OWNED.....	624
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	234
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,190
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,190

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	16,135
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	16,135
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	460
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	230
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	16,825
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	965
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,365
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,365
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,190

OFFICERS-

JACK HAWKINS, CHAIRMAN OF THE BOARD; CHARLES E. STOCKDALE, PRESIDENT;
GEORGE R. BUCK, JR., VICE-PRESIDENT

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G.W. MCCUTCHEON, MEL J. REDDY,
CHARLES E. STOCKDALE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	45
B. INTEREST-BEARING BALANCES.....	425
2. SECURITIES.....	1,225
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,184
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	16
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,168
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	7
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	64
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	2,934
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	2,934

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,645
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,645
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,684
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	50
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	250
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	250
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	2,934

OFFICERS-

EBERHARD J. GABRIEL, PRESIDENT/CHAIRMAN OF THE BOARD; L.C. OVERSON,
VICE-PRESIDENT/CASHIER; R.E. TANNER, VICE-PRESIDENT

DIRECTORS-

LEE C. OVERSON, GEORGE B.P. WARD, JR., HUGH A. WOLTZEN, ROY E. TANNER,
EBERHARD J. GABRIEL

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	112
B. INTEREST-BEARING BALANCES.....	200
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	18,754
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	191
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	18,563
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	15
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	266
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,156
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,156

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,132
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,132
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	16,546
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,816
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	340
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,340
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,340
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,156

OFFICERS-

J.B. DUVALL, PRESIDENT; D.D. MOORE, J.R. PATTERSON, E.G. QUESENBERRY,
JOHN G. VOGELMANN, VICE-PRESIDENTS

DIRECTORS-

JOHN G. VOGELMANN, J.R. PATTERSON, J.B. DUVALL, III

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	277
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	277
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	277

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	564
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	387-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	277
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	277
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	277

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY A. BOGIE,
JOHN BOLGER, ROBERT F. FLOYD, TROY GOODWIN, ERIC KREBS,
BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM,
JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JAMES RICHARDS,
JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER,
TIMOTHY TEMPLE, MILLARD WILDENSTEIN, JOHN A. EBRIGHT, EDWIN K. MATTSON,
DANNY R. PETERSON, TIMOTHY G. VARBECK, VICE-PRESIDENTS; ROBERT PLUMMER,
CASHIER

DIRECTORS-

WENDELL L. DIXON, WILLIAM A. ROTZIEN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,301
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	99
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,202
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	2
7. OTHER REAL ESTATE OWNED.....	63
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	48
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,316
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,316

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	67
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	103
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,713
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,213
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,213
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,316

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY A. BOGIE,
JOHN BOLGER, ROBERT FLOYD, TROY GOODWIN, ERIC KREBS.
BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM,
JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JOHN A. EBRIGHT,
JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER,
TIMOTHY TEMPLE, MILLARD WILDENSTEIN, EDWIN K. MATTSO, DANNY PETERSON,
TIMOTHY G. VORBECK, VICE-PRESIDENTS; ROBERT PLUMMER, CASHIER

DIRECTORS-

WENDELL L. DIXON, WILLIAM A. ROTZEIN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....		1
B. INTEREST-BEARING BALANCES.....		
2. SECURITIES.....		
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..		
A. FEDERAL FUNDS SOLD.....		
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....	2,453	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	98	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....		
D. NET LOANS AND LEASES.....		2,355
5. ASSETS HELD IN TRADING ACCOUNTS.....		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....		12
7. OTHER REAL ESTATE OWNED.....		28
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....		
10. INTANGIBLE ASSETS.....		
11. OTHER ASSETS.....		46
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....		2,442
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..		2,442

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES.....		
(1) NONINTEREST-BEARING.....		
(2) INTEREST-BEARING.....		
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...		
A. FEDERAL FUNDS PURCHASED.....		
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....		
16. OTHER BORROWED MONEY.....		142
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....		
20. OTHER LIABILITIES.....		17
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....		159
22. LIMITED-LIFE PREFERRED STOCK.....		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....		
24. COMMON STOCK.....		200
25. SURPLUS.....		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....		1,283
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....		
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....		2,283
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....		
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....		2,283
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...		2,442

OFFICERS-

JOHN J. KRIEGER, CHAIRMAN/PRESIDENT/CEO; DUANE D. MANGES,
LOUIS A. SIMPSON, SR. VICE PRESIDENTS; DAVID A. BROWN,
WAYNE M. GREENHOLZ, VICE PRESIDENTS; JAMES M. DROEGEMUELLER, CASHIER

DIRECTORS-

LOUIS A. SIMPSON, JOHN J. KRIEGER, DUANE D. MANGES, SHARI L. ULERY,
W. ALVON SPARKS, JR.

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	861
B. INTEREST-BEARING BALANCES.....	2,100
2. SECURITIES.....	16,974
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,000
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	46,748
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	1,115
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	45,633
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	8
7. OTHER REAL ESTATE OWNED.....	2,926
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	1,664
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	71,166
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	71,166

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	63,923
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	63,923
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,049
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	64,972
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	3,600
25. SURPLUS.....	721
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,873
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	6,194
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	6,194
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	71,166

OFFICERS-

M. KATHALYNN HARDISTY, PRESIDENT; RAY OTTE, JR., VICE-PRESIDENT/CASHIER

DIRECTORS-

ARTHUR H. GOLDBERT, STEPHEN SIMMS, RICHARD P. HEBNER, GERARD M. LAVIN

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	149
B. INTEREST-BEARING BALANCES.....	2,483
2. SECURITIES.....	11,532
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	1,350
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	13,897
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	231
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,666
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	134
7. OTHER REAL ESTATE OWNED.....	100
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	778
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	30,192
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)...	30,192

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	25,569
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	25,569
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	17
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,435
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	27,021
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	2,050
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	921
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,171
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,171
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	30,192

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; DAN ROCKWELL, VICE-PRESIDENT;
LINDA E. YOST, CASHIER

DIRECTORS-

WILLIAM BOWNESS, JOHN BOWNESS, MELVIN D. SEVERSON, DAN ROCKWELL

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	132
B. INTEREST-BEARING BALANCES.....	198
2. SECURITIES.....	1,092
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,774
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	62
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,712
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	32
7. OTHER REAL ESTATE OWNED.....	35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	36
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,237
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,237

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,953
(1) NONINTEREST-BEARING.....	5
(2) INTEREST-BEARING.....	2,948
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	25
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	18
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,996
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	16
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	241
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	241
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,237

OFFICERS-

EBERHARD J. GABRIEL, PRESIDENT; ROY E. TANNER, VICE-PRESIDENT,
GARY D. RUYBAL, CASHIER

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, ROBERT W. ELDER, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	115
B. INTEREST-BEARING BALANCES.....	1,272
2. SECURITIES.....	1,372
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	16,184
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	284
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,900
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	10
7. OTHER REAL ESTATE OWNED.....	386
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	380
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	19,435
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	19,435

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,017
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	17,017
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	560
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	396
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,973
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,112
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,462
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,462
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	19,435

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; ROY E. TANNER, VICE PRESIDENT;
GARY ROYBAL, CASHIER

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, ROBERT W. ELDER, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	13
B. INTEREST-BEARING BALANCES.....	279
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,149
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,076
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	10
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	67
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,445
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,445

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,800
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,800
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	1,438
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,267
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	378
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,178
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,178
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,445

OFFICERS-

CLIFFORD KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT;
THOMAS A. RAGULSKY, VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, THOMAS A. RAGULSKY,
DALE W. WESTERGARD, DEE A. HYDE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	54
B. INTEREST-BEARING BALANCES.....	135
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,881
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	103
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,778
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	23
7. OTHER REAL ESTATE OWNED.....	130
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	77
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,197
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,197

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,135
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,135
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2,962
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	16
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,113
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	110
25. SURPLUS.....	139
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	835
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,084
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,084
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,197

OFFICERS-

DONALD L. VANDERHOOF, PRESIDENT; STEVEN W. VANDERHOOF, VICE-PRESIDENT

DIRECTORS-

DONALD L. VANDERHOOF, EDDI L. VANDERHOOF, STEVEN W. VANDERHOOF

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	84
B. INTEREST-BEARING BALANCES.....	1,321
2. SECURITIES.....	305
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,780
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	74
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,706
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	91
7. OTHER REAL ESTATE OWNED.....	52
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	123
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,682
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,682

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,104
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	6,104
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	70
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,174
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	58
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	508
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	508
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,682

OFFICERS-

J.B. DUVAL, PRESIDENT; JOHN G. VOGELMANN, J.R. PATTERSON,
E.G. QUESNBERRY, VICE-PRESIDENTS

DIRECTORS-

JOHN G. VOGELMANN, J.R. PATTERSON, J.B. DUVAL

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	521
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	521
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	521

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	39-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	521
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	521
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	521

OFFICERS-

GENO SACCOMANNO, CHAIRMAN OF THE BOARD; SAM SUPLIZIO, PRESIDENT;
JAMES A. BONELLA, CEO/VICE-PRESIDENT

DIRECTORS-

JAMES A. BONELLA, GENO SACCOMANNO, BOB HANSON, BERNARD A. BUESCHER,
EUGENE F. HAGGERTY

DECEMBER 31, 1988 000 OMITTED
ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	253
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	521
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	2,901
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	100
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	2,801
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	21
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	36
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,632
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,632

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,369
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,369
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	88
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,457
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	775
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,175
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,175
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,632

OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE-PRESIDENT;
VALERIE CONDER, PHIL WILDER, VICE-PRESIDENTS; CLINTON VIERGUTZ,
VICE-PRESIDENT/CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHIEDT, EDWARD GARLINGTON, JR.,
LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN,
ROBERT WALLACE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	557
B. INTEREST-BEARING BALANCES.....	211
2. SECURITIES.....	4,536
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	830
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	11,554
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	303
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	11,251
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	292
7. OTHER REAL ESTATE OWNED.....	547
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	322
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	18,546
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	18,546

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	17,141
(1) NONINTEREST-BEARING.....	86
(2) INTEREST-BEARING.....	17,055
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	207
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	17,348
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	298
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,198
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,198
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	18,546

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT, GENE L. HURLBURT, VICE-PRESIDENT

DIRECTORS-

CHARLES W. BENJAMIN, WALTER P. EMMONS

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	71
B. INTEREST-BEARING BALANCES.....	95
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	5,649
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	114
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	5,535
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	171
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	141
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	6,018
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	6,018

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	923
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	923
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	4,514
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	12
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,449
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	69
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	569
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	569
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	6,018

OFFICERS-

EBERHARD J. GABRIEL, CHAIRMAN/PRESIDENT; MICHELLE NELSON, VICE
PRESIDENT/CASHIER; ROY E. TANNER, VICE-PRESIDENT

DIRECTORS-

EBERHARD J. GABRIEL, HUGH WOLTZEN, GEORGE B.P. WARD, JR.,
MICHELLE NELSON, ROY E. TANNER

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	225
B. INTEREST-BEARING BALANCES.....	195
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	15,287
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	155
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	15,132
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	86
7. OTHER REAL ESTATE OWNED.....	52
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	365
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,055
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,055

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,260
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,260
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	11,749
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,056
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	201
25. SURPLUS.....	1,260
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	538
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,999
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,999
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,055

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; JIMMIE D. ESA, VICE-PRESIDENT/CASHIER;
ROBERT D. BRAZEAU, RONALD BUKOW, STEPHEN D. BRANDON, GARY L. FITE,
HERBERT F. SMITH, JOSEPH L. HENRY, VICE-PRESIDENTS

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, JAMES A. POTTER,
HERBERT F. SMITH, JOSEPH L. HENRY

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	178
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	127
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	950
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,886
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	132
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,754
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	33
7. OTHER REAL ESTATE OWNED.....	3
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	30
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,075
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,075

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,964
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	3,964
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	346
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	10
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,320
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	255
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	755
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,075

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT/COO;
WAYNE L. EVANS, EXEC. VICE-PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE,
CARL A. SOLDAN, SR. VICE-PRESIDENTS; GEORGE ABBRUSCATO, EUGENE CURTIS,
SCOTT MCNEIL, VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/CASHIER

DIRECTORS-

JAMES A. BARE, CARL F. GEUTHER, MIKE A. PAPPAS, EUGENE C. CALL,
J. VANE CARROLL, JR., WAYNE L. EVANS

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	57
B. INTEREST-BEARING BALANCES.....	656
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,309
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	74
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,235
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	14
7. OTHER REAL ESTATE OWNED.....	47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	98
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	8,107
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	8,107

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,024
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	4,024
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2,100
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	360
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,484
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	523
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,623
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,623
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	8,107

OFFICERS-

F. MERLIN RIFE, PRESIDENT; MARGARET H. MAY, VICE-PRESIDENT

DIRECTORS-

DON A. HOLMES, WARREN E. REESE, F. MERLIN RIFE, DR. GILBERT L. SPROUT,
 DOROTHY L. SUNDAY

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	71
B. INTEREST-BEARING BALANCES.....	1,448
2. SECURITIES.....	56
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	1,363
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	20
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	1,343
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	29
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	2,952
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	2,952

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,134
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,134
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	33
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,167
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	606
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	79
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	785
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	785
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	2,952

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD; L.W. MIKE HOGGE, PRESIDENT;
ROBERT A. CLEARY, JAMES VAN SICKLE, VICE-PRESIDENTS

DIRECTORS-

L.W. MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DEE A. HYDE
DALE W. WESTERGARD

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	310
B. INTEREST-BEARING BALANCES.....	1,100
2. SECURITIES.....	629
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	14,093
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	321
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	13,772
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	54
7. OTHER REAL ESTATE OWNED.....	465
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	224
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	16,554
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	16,554

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	13,266
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	13,266
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	970
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	68
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	319
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	14,623
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	150
25. SURPLUS.....	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,581
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,931
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,931
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	16,554

OFFICERS-

EBERHARD J. GABRIEL, PRESIDENT; ROY E. TANNER, VICE-PRESIDENT;
FRANK W. HAWKES, VICE-PRESIDENT/CASHIER

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, FRANK W. HAWKES, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	2
B. INTEREST-BEARING BALANCES.....	255
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	7,345
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	102
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	7,243
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	14
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	99
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,613
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,613

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,697
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,697
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	4,765
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,509
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	385
25. SURPLUS.....	395
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	324
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,104
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,104
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,613

OFFICERS-

MIKE M. PAPPAS, CHAIRMAN OF THE BOARD/CEO; JAMES A. BARE, PRESIDENT;
WAYNE L. EVANS, EXEC. VICE-PRESIDENT; EUGENE C. CALL, CHARLES RUTLEDGE,
CARL SOLDAN, SR. VICE-PRESIDENTS; BRUCE ANTENBERG, VICE-PRESIDENT/
CASHIER; GEORGE ABBRUSCATO, EUGENE CURTIS, MARK B. LAU, VICE-PRESIDENTS

DIRECTORS-

MIKE M. PAPPAS, JAMES A. BARE, EUGENE C. CALL, J. VANE CARROLL, JR.,
CARL F. GEUTHER, WAYNE L. EVANS

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	20
B. INTEREST-BEARING BALANCES.....	932
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	6,609
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	73
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	6,536
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	4
7. OTHER REAL ESTATE OWNED.....	62
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	126
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,680
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,680

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	4,094
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	4,094
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	25
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	1,729
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	5,848
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	832
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,832
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,832
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,680

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; CHERYL L. BUDERUS,
VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS SIMMONS, DEE A. HYDE, CHERYL BUCERUS,
DALE W. WESTERGARD

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	39
B. INTEREST-BEARING BALANCES.....	164
2. SECURITIES.....	215
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,213
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	62
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,151
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	128
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	30
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,732
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,732

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,331
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,331
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	265
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	35
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	2,631
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	801
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,101
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,101
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,732

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; HOWARD W. TOLLEY,
VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, HARRIS H. SIMMONS, HOWARD TOLLEY, DALE WESTERGARD,
DEE A. HYDE, DEBORAH K. DELANEY

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	87
B. INTEREST-BEARING BALANCES.....	187
2. SECURITIES.....	206
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,212
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	112
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,100
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	19
7. OTHER REAL ESTATE OWNED.....	47
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	44
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,690
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,690

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	2,664
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	2,664
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	712
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,422
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	18
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	268
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	268
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,690

OFFICERS-

J.B. DUVAL, PRESIDENT; D.D. MOORE, J.R. PATTERSON, E.G. QUESENBERRY,
J.G. VOGELMANN, VICE-PRESIDENTS

DIRECTORS-

J.G. VOGELMANN, J.R. PATTERSON, J.B. DUVAL

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	588
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	588
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	588

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	62-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	588
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	588
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	588

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	72
B. INTEREST-BEARING BALANCES.....	47
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,905
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	79
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,826
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	98
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	4,048
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	4,048

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	373
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	373
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	2,971
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,365
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	183
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	683
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	683
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	4,048

OFFICERS-

SANDRA J. HERZOG, PRESIDENT

DIRECTORS-

WALLACE E. CARROLL, SANDRA HERZOG, FRANK V. PHILLIPS, RICHARD KNAPP,
LOUIS SPINOZZI

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	287
B. INTEREST-BEARING BALANCES.....	50
2. SECURITIES.....	1,459
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	200
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,564
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	53
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,511
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	158
7. OTHER REAL ESTATE OWNED.....	248
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	140
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	7,053
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	7,053

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	6,427
(1) NONINTEREST-BEARING.....	37
(2) INTEREST-BEARING.....	6,390
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	92
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	69
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	6,588
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	375
25. SURPLUS.....	75
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	15
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	465
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	465
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	7,053

OFFICERS-

J.B. DUVAL, PRESIDENT; D.D. MOORE, J.R. PATTERSON, E.G. QUESENBERRY,
JOHN G. VOGELMANN, VICE-PRESIDENTS

DIRECTORS-

JOHN G. VOGELMANN, J.R. PATTERSON, J.B. DUVAL

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	583
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	583
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	583

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	390
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	93
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	583
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	583
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	583

OFFICERS-

CLIFFORD E. KATALIN, CHAIRMAN OF THE BOARD/PRESIDENT; PABLO C. RAMIREZ,
VICE-PRESIDENT

DIRECTORS-

CLIFFORD E. KATALIN, PABLO C. RAMIREZ, HARRIS SIMMONS, DALE WESTERGARD,
DEE HYDE

DECEMBER 31, 1988

000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	18
B. INTEREST-BEARING BALANCES.....	225
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	4,758
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	102
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	4,656
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	54
7. OTHER REAL ESTATE OWNED.....	58
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	83
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	5,094
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	5,094

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	1,215
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	1,215
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	3,507
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	61
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	20
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	4,803
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	40
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	51
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	291
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	291
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	5,094

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ROSSITER A. ARMSTRONG, LARRY BOGIE,
JOHN J. BOLGER, ROBERT FLOYD, TROY GOODWIN, ERIC KREBS,
BENNIE HENDRIX, FRED KOHLRUSS, DAVID LACKEY, GEORGE LINDSTROM,
JAMES MANLEY, RICHARD MILLER, ROBERT PATTON, JOHN A. EBRIGHT,
JERRY RIDENHOUR, WILLIAM RYAN, DAVID SEELEY, JAMES SNYDER,
TIMOTHY TEMPLE, MILLARD WILDENSTEIN, TIMOTHY G. VORBECK,
EDWIN K. MATTSON, DANNY PETERSON, VICE-PRESIDENTS; ROBERT PLUMMER,
CASHIER

DIRECTORS-

WENDELL L. DIXON, WILLIAM A. ROTZEIN, ROBERT PLUMMER, GEORGE WALTERHOUSE

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	3,495
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	105
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	3,390
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	5
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	57
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,453
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,453

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	835
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	15
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	850
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	200
25. SURPLUS.....	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,603
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	2,603
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	2,603
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,453

OFFICERS-

EBERHARD J. GABRIEL, PRESIDENT; ROY E. TANNER, VICE-PRESIDENT;
FRANK W. HAWKES, VICE-PRESIDENT/CASHIER

DIRECTORS-

EBERHARD J. GABRIEL, ROY E. TANNER, FRANK W. HAWKES, HUGH A. WOLTZEN,
GEORGE B.P. WARD, JR.

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	11
B. INTEREST-BEARING BALANCES.....	1,776
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	14
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	1,801
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	1,801

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	509
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	509
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	7
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	516
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	500
25. SURPLUS.....	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	685
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	1,285
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	1,285
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	1,801

OFFICERS-

ROGER A. BEHLER, PRESIDENT; TERRY L. HALVERSON, PAUL J. GALE, VICE-PRESIDENTS; JAMES E. THOMASON, CASHIER

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE WILLIAMS, J. ROBERT YOUNG, HARRY H. FRAMPTON III

DECEMBER 31, 1988
ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	277
B. INTEREST-BEARING BALANCES.....	1,300
2. SECURITIES.....	
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	2,010
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	53
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	53
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	95
7. OTHER REAL ESTATE OWNED.....	
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	20
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	3,755
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	3,755

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	3,371
(1) NONINTEREST-BEARING.....	1
(2) INTEREST-BEARING.....	3,370
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:..	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	3,418
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	100
25. SURPLUS.....	20
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	217
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	337
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	337
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	3,755

OFFICERS-

MILTON KATZ, PRESIDENT; JAMES F. CLINE, MORTON H. MANDEL,
 GLENN W. PERKINS, LEONARD A. ZYCH, VICE-PRESIDENTS; KENNETH J. DACEK,
 CASHIER

DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH, CARL S. HAMMER,
 KENNETH J. DACEK

DECEMBER 31, 1988
 ASSETS:

000 OMITTED

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:	
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.....	1,214
B. INTEREST-BEARING BALANCES.....	
2. SECURITIES.....	261
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL:..	
A. FEDERAL FUNDS SOLD.....	
B. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL.....	
4. LOANS AND LEASE FINANCING RECEIVABLES:	
A. TOTAL LOANS AND LEASES.....	32,645
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES.....	266
C. LESS ALLOCATED TRANSFER RISK RESERVE.....	
D. NET LOANS AND LEASES.....	32,379
5. ASSETS HELD IN TRADING ACCOUNTS.....	
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).....	23
7. OTHER REAL ESTATE OWNED.....	96
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..	
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.....	
10. INTANGIBLE ASSETS.....	
11. OTHER ASSETS.....	274
12. A. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).....	34,247
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOTAL ASSETS AND LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J)..	34,247

LIABILITIES:

13. DEPOSITS:	
A. IN DOMESTIC OFFICES.....	138
(1) NONINTEREST-BEARING.....	
(2) INTEREST-BEARING.....	138
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE:...	
A. FEDERAL FUNDS PURCHASED.....	
B. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE.....	
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.....	
16. OTHER BORROWED MONEY.....	30,697
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.....	
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.....	
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....	
20. OTHER LIABILITIES.....	4
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....	30,839
22. LIMITED-LIFE PREFERRED STOCK.....	

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK.....	
24. COMMON STOCK.....	1,000
25. SURPLUS.....	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.....	1,408
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.....	
28. A. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....	3,408
B. LOSSES DEFERRED PURSUANT TO 12 U.S.C. 1823(J).....	
C. TOT EQUITY CAP AND LOSSES DEFERRED PURS TO 12 U.S.C. 1823(J)....	3,408
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28C)...	34,247

COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 Omitted

ASSETS	5 TRUSTS 12-31-88	% TO TOTAL	5 TRUSTS 12-31-87	INCREASE(+) DECREASE(-)	% CHANGE
CASH	28,344	40.6	2,118	+26,226	1238.2
SECURITIES	18,403	26.4	7,189	+11,214	156.0
LOANS TO EMPLOYEES	7	0	0	+7	0
PREMISES AND FIXED ASSETS	3,160	4.5	2,961	199	6.7
OTHER REAL ESTATE OWNED	0	0	0	0	0
INVESTMENTS IN SUBSIDIARIES	106	.2	0	+106	0
INTANGIBLE ASSETS	2,781	4.0	5,032	(2,251)	(44.7)
OTHER ASSETS	16,922	24.3	8,553	+8,369	97.8
TOTAL ASSETS	69,723	100.0	25,853	+43,870	169.7
LIABILITIES					
DEPOSITS	43,513	62.4	0	+43,513	0
MORTGAGE INDEBTEDNESS	1,178	1.7	0	+1,178	0
OTHER BORROWED MONEY	100	.1	2,468	(2,368)	(96.0)
NOTES AND DEBENTURES	0	0	0	0	0
OTHER LIABILITIES	5,907	8.5	4,657	+1,250	26.8
TOTAL LIABILITIES	50,698	72.7	7,125	+43,573	611.6
EQUITY CAPITAL					
PERPETUAL PREFERRED STOCK	0	0	0	0	0
COMMON STOCK	1,252	1.8	1,301	(49)	(3.8)
SURPLUS	12,812	18.4	12,764	+48	.4
UNDIVIDED PROFITS	4,961	7.1	4,663	+298	6.4
TOTAL EQUITY CAPITAL	19,025	27.3	18,728	+297	1.6
TOTAL LIABILITIES & EQUITY CAPITAL	69,723	100.0	25,853	+43,870	169.7
TOTAL TRUST ASSETS	5,672,992		4,711,974	+961,018	20.4
FIDUCIARY FUNDS	211,600		0	+211,600	
NUMBER OF TRUST ACCOUNTS	310		289	+21	7.3
AMOUNT OF BOND ISSUES OUTSTANDING	0	0	0	0	0

OFFICERS

Matthew E. Autterson, President; Pamela J. Solek, Executive Vice-President; Lyn Hayden, Gregory D. Heffington, Senior Vice-Presidents; Kenneth R. Lyon, Chief Financial Officer

DIRECTORS

Richard H. Ader, Edward L. Allison, Matthew E. Autterson, Carl S. Diamond, Samuel H. Kaminsky, Gerard M. Lavin, Jonathan M. Molin, Tod H. Parrott, Burton A. Smead, Jr.

December 31, 1988

Assets

Cash	\$	369
Securities		1,225
Loans to Employees		0
Premises and Fixed Assets		539
Other Real Estate Owned		0
Investments in Subsidiaries		0
Intangible Assets		0
Other Assets		3,904
Total Assets		6,037

Liabilities

Deposits		0
Mortgage Indebtedness		349
Other Borrowed Money		0
Notes and Debentures		0
Other Liabilities		2,000
Total Liabilities		2,349

Equity Capital

Perpetual Preferred Stock		0
Common Stock		700
Surplus		175
Undivided Profits		2,813
Total Equity Capital		3,688
Total Liabilities and Equity Capital		6,037
Total Trust Assets		2,118,396
Fiduciary Funds		203,691
Number of Trust Accounts		95
Amount of Bond Issues Outstanding		0

Trust Company of America
Boulder, Colorado

OFFICERS

Monte T. House, President/CEO/Treasurer; Robert R. Woodworth, Vice President/
Secretary; Amber A. Merry, Vice President/Assistant Treasurer

DIRECTORS

Monte T. House, Robert R. Woodworth, William J. White

December 31, 1988

Assets

Cash	18
Securities	155
Loans to Employees	0
Premises and Fixed Assets	416
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	297
Total Assets	886

Liabilities

Deposits	0
Mortgage Indebtedness	300
Other Borrowed Money	100
Notes and Debentures	0
Other Liabilities	32
Total Liabilities	432

Equity Capital

Perpetual Preferred Stock	0
Common Stock	100
Surplus	10
Undivided Profits	344
Total Equity Capital	454
Total Liabilities and Equity Capital	886
Total Trust Assets	96,184
Fiduciary Funds	7,909
Number of Trust Accounts	4
Amount of Bond Issues Outstanding	0

OFFICERS

Kenneth R. Jensen, Chairman of the Board; Gordon G. Rockafellow, President; Jacqueline K. Freudenstein, Senior Vice-President; Daniel R. Bartlett, Treasurer/Secretary/ Controller; Rahe H. Von Hoene, Vice-President/Trust Officer

DIRECTORS

Kenneth R. Jensen, Jacqueline K. Freudenstein, Mary L. Mohr,
Gordon G. Rockafellow

December 31, 1988

Assets

Cash	18,431
Securities	0
Loans to Employees	7
Premises and Fixed Assets	1,346
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	2,781
Other Assets	11,065
Total Assets	33,630

Liabilities

Deposits	18,131
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	2,694
Total Liabilities	20,825

Equity Capital

Perpetual Preferred Stock	0
Common Stock	202
Surplus	12,026
Undivided Profits	577
Total Equity Capital	12,805
Total Liabilities and Equity Capital	33,630
Total Trust Assets	2,153,077
Fiduciary Funds	0
Number of Trust Accounts	154
Amount of Bond Issues Outstanding	0

Lincoln Trust Company
Denver, Colorado

OFFICERS

C. Henry Roath, Chairman of the Board; Robert H. Beriault, President/CEO;
Ruth R. Roberts, Sr. Vice-President, Sharon K. Soos, John H. Roath,
Joan K. Main, Vice-Presidents

DIRECTORS

Robert H. Beriault, Jay W. Enyart, C. Henry Roath

December 31, 1988

Assets

Cash	9,049
Securities	16,357
Loans to Employees	0
Premises and Fixed Assets	859
Other Real Estate Owned	0
Investments in Subsidiaries	106
Intangible Assets	0
Other Assets	1,531
Total Assets	27,902

Liabilities

Deposits	25,382
Mortgage Indebtedness	529
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	1,041
Total Liabilities	26,952

Equity Capital

Perpetual Preferred Stock	0
Common Stock	0
Surplus	229
Undivided Profits	721
Total Equity Capital	950
Total Liabilities and Equity Capital	27,902
Total Trust Assets	976,882
Fiduciary Funds	0
Number of Trust Accounts	19
Amount of Bond Issues Outstanding	0

Financial Trust Company
Englewood, Colorado

OFFICERS

John M. Butler, President; Dan J. Hesser, Robert Dalton Sim, Executive Vice Presidents; Ronald L. Grooms, Roger D. Maurer, Sr. Vice Presidents; Karen C. Gehlhausen, James W. Hirschmann, III, Kenneth J. Ruder, Vice Presidents

DIRECTORS

John M. Butler, Dan J. Hesser, Robert Dalton Sim, Charles William Brady, Lord Stevens

December 31, 1988

Assets

Cash	477
Securities	666
Loans to Employees	0
Premises and Fixed Assets	0
Other Real Estate Owned	0
Investments in Subsidiaries	0
Intangible Assets	0
Other Assets	125
Total Assets	1,268

Liabilities

Deposits	0
Mortgage Indebtedness	0
Other Borrowed Money	0
Notes and Debentures	0
Other Liabilities	140
Total Liabilities	140

Equity Capital

Perpetual Preferred Stock	0
Common Stock	250
Surplus	372
Undivided Profits	506
Total Equity Capital	1,128
Total Liabilities and Equity Capital	1,268
Total Trust Assets	328,453
Fiduciary Funds	0
Number of Trust Accounts	38
Amount of Bond Issues Outstanding	0

ALPHABETICAL INDEX

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
A			
Arvada	105	American Industrial Bank of Arvada	181
Arvada	047	Arvada First Industrial Bank.	182
Arvada	525	OMNIBANK Arvada	5
Aspen.	563	Pitkin County Bank & Trust Company.	6
Aspen.	283	Bank of Aspen, The.	7
Aurora	117	American Industrial Bank of Aurora.	183
Aurora	502	Central Bank of Aurora.	8
Aurora	157	Citicorp Savings & Industrial Bank.	184
Aurora	541	Commerce Bank of Aurora	9
Aurora	558	OMNIBANK Aurora	10
Aurora	463	Peoples Bank & Trust Company.	11
Aurora	625	Security Bank of Colorado	12
Aurora	604	Bank of Aurora, The	13
Avon	586	FirstBank of Avon	14
B			
Basalt	543	Alpine Bank, Basalt	15
Bayfield	549	Pine River Valley Bank.	16
Boulder.	522	Bank of Boulder	17
Boulder.	616	Boulder Tri-State Bank.	18
Boulder.	165	Boulder U.S. Industrial Bank.	185
Boulder.	005	Trust Company of America.	229
Brighton	507	Platte Valley Bank.	19
Broomfield	074	Broomfield Credithrift Industrial Bank.	186
Broomfield	545	Central Bank of Broomfield.	20
Brush.	294	Farmers State Bank of Brush	21
Buena Vista.	139	Buena Vista Savings & Industrial Bank	187
Buena Vista.	622	Collegiate Peaks Bank	22
Burlington	427	Bank of Burlington.	23
Byers.	206	Byers State Bank.	24
C			
Calhan	312	Farmers State Bank of Calhan.	25
Carbondale	516	Alpine Bank, Carbondale	26
Castle Rock.	071	Castle Rock Industrial Bank	188
Castle Rock.	433	Bank of Douglas County, The	27
Cheyenne Wells	437	Eastern Colorado Bank	28
Colorado City.	548	Greenhorn Valley Bank	29
Colorado Springs	109	American Industrial Bank.	189
Colorado Springs	566	Bank at Broadmoor	30
Colorado Springs	486	Central Bank of Academy Boulevard	31
Colorado Springs	454	Central Bank of Colorado Springs.	32
Colorado Springs	590	Century Bank Academy at Hancock	33
Colorado Springs	496	Century Bank Broadmoor/Skyway	34
Colorado Springs	609	Cheyenne Mountain Bank.	35
Colorado Springs	523	First Bank of Colorado Springs.	36
Colorado Springs	110	First Community Industrial Bank	190
Colorado Springs	088	Liberty Industrial Bank	191
Colorado Springs	025	Rocky Mountain First Industrial Bank.	192
Colorado Springs	608	State Bank & Trust of Colorado Springs.	37
Colorado Springs	510	Citadel Bank, The	38
Commerce City.	449	Metropolitan State Bank	39
Cortez	019	Basin Industrial Bank	193
Cortez	429	Citizens State Bank of Cortez	40
Craig.	627	First Security Bank of Craig.	41
Craig.	421	Moffat County State Bank.	42
Crested Butte.	551	Crested Butte State Bank.	43
Cripple Creek.	520	Bank of Cripple Creek	44
D			
Del Norte.	431	Rio Grande County Bank.	45
Delta.	149	Colorado Bank and Trust Company	46
Denver	081	American Industrial Bank/Cherry Creek	194
Denver	457	Bank of Denver.	47
Denver	030	Central Bank of Denver.	48
Denver	453	Central Bank of North Denver.	49

ALPHABETICAL INDEX

LOCATION	NO.	NAME OF BANK	PAGE NO.
D			
Denver	473	Century Bank & Trust.	50
Denver	589	Century Bank North.	51
Denver	493	Citywide Bank of Denver	52
Denver	092	Colorado State Bank of Denver	53
Denver	003	Commercial Credit Industrial Bank	195
Denver	023	Commercial Industrial Bank.	196
Denver	046	Credithrift of America Industrial Bank.	197
Denver	001	First Trust Corporation	230
Denver	519	Frontier Bank of Denver	54
Denver	051	GEIbank Industrial Bank	198
Denver	460	Guaranty Bank & Trust Company	55
Denver	576	Independent State Bank of Colorado.	56
Denver	556	International Bank.	57
Denver	002	Lincoln Trust Company	231
Denver	444	Mountain States Bank.	58
Denver	620	OMNIBANK Leetsdale.	59
Denver	536	OMNIBANK Southeast.	60
Denver	613	Prudential Bank	61
Denver	116	Resources Industrial Bank	199
Denver	470	Southwest State Bank.	62
Denver	607	Tri-State Bank.	63
Denver	509	Union Bank & Trust.	64
Denver	624	Young Americans Bank.	65
Dolores.	467	Dolores State Bank.	66
Dove Creek	446	Dove Creek State Bank	67
E			
Eagle.	601	Alpine Bank, Eagle.	68
Eagle.	505	First Bank of Eagle County.	69
Eaton.	133	Colorado Industrial Bank.	200
Eaton.	432	Eaton Bank.	70
Englewood.	518	Arapahoe Bank & Trust	71
Englewood.	578	Century Bank at Orchard Road.	72
Englewood.	579	Charter Bank & Trust.	73
Englewood.	003	Financial Trust Company	232
Englewood.	605	FirstBank at Arapahoe/Yosemite.	74
Englewood.	564	International Bank, Englewood	75
Englewood.	619	Professional Bank, The.	76
Englewood.	006	Resources Trust Company	228
Erie	285	FirstBank of Erie	77
Estes Park	037	Estes Park Bank	78
Evergreen.	530	Bank of Evergreen	79
F			
Fairplay	274	Bank of Fairplay.	80
Federal Heights.	595	International Bank North.	81
Fort Collins	621	First Interstate Bank/South Ft. Collins	82
Fort Collins	476	Century Bank Fort Collins	83
Fort Collins	061	Fort Collins First Industrial Bank.	201
Fort Collins	167	Fort Collins U.S. Industrial Bank	202
Fort Collins	532	Northern Bank & Trust	84
Fort Collins	572	Poudre Valley Bank.	85
Fort Lupton.	050	First Security Bank	86
Fort Morgan.	291	Farmers State Bank of Fort Morgan	87
Fort Morgan.	591	Fort Morgan State Bank.	88
Fountain	065	Rocky Mountain Widefield First IB	203
Fowler	052	Fowler State Bank	89
Frederick.	535	Valley Bank of Frederick.	90
Frisco	488	Summit County Bank.	91
Fruita	440	Fruita State Bank	92
G			
Georgetown	503	Bank of Georgetown.	93
Glenwood Springs	570	Alpine Bank & Trust	94
Glenwood Springs	016	Glenwood Industrial Bank.	204
Golden	569	Denver West Bank & Trust.	95
Granada	288	American State Bank	96

ALPHABETICAL INDEX

LOCATION	NO.	NAME OF BANK	PAGE NO.
G			
Grand Junction . . .	603	Bank of Grand Junction	97
Grand Junction . . .	006	Commercial Credit Industrial Bank . . .	205
Grand Junction . . .	032	Home Loan Industrial Bank	206
Greeley	485	Bank of Greeley, The.	98
Greeley	585	Central Bank of Greeley	99
Greeley	562	Union Colony Bank	100
Gunnison	207	Gunnison Bank & Trust Company	101
H			
Haxtun	436	Haxtun Community Bank	102
Holly	499	First Bank & Trust.	103
Hotchkiss.	425	First State Bank of Hotchkiss	104
I			
Idaho Springs. . . .	438	First State Bank.	105
K			
Keenesburg	442	Citizens State Bank	106
Kersey	565	Kersey State Bank	107
Kiowa	136	Kiowa State Bank.	108
Kirk	321	Kirk State Bank	109
Kit Carson	176	Kit Carson State Bank	110
Kremmling.	070	Mountain Parks Bank	111
L			
La Junta	098	Ark Valley Industrial Bank.	207
La Junta	073	Colorado Bank & Trust Company, La Junta	112
La Junta	072	La Junta State Bank and Trust Company .	113
Lafayette	623	Bank VII.	114
Lafayette.	138	Mellon Lafayette Industrial Bank. . . .	208
Lakewood	108	American Industrial Bank.	209
Lakewood	001	AVCO Lakewood Industrial Bank	210
Lakewood	511	Citywide Bank of Jefferson.	115
Lakewood	610	Citywide Bank of Lakewood	116
Lakewood	009	First Community Industrial Bank	211
Lakewood	553	First Bank of Academy Park	117
Lakewood	539	Green Mountain Bank	118
Lakewood	439	Jefferson Bank & Trust.	119
Lamar.	083	Lamar Industrial Bank	212
Lamar	394	Valley State Bank	120
Leadville	434	Commercial Bank of Leadville.	121
Littleton	521	Central Bank of Chatfield	122
Littleton	596	Century Bank at Broadway.	123
Littleton	577	Columbine Valley Bank & Trust	124
Littleton.	040	Littleton First Industrial Bank	213
Littleton.	126	Littleton U.S. Industrial Bank.	214
Longmont	021	First Community Industrial Bank	215
Longmont	063	Longmont First Industrial Bank.	216
Longmont.	599	Pioneer Bank of Longmont.	125
Louisville.	580	Bank of Louisville.	126
Loveland.	526	American Bank	127
Loveland	448	Home State Bank	128
Loveland	034	Loveland First Industrial Bank.	217
Lyons	514	Valley Bank of Lyons.	129
M			
Mancos	483	Mancos Valley Bank.	130
Manitou Springs. . .	085	Bank of Manitou	131
Manzanola.	337	J. N. Beaty & Company, Bankers. . . .	132
McClave.	397	McClave State Bank.	133
Minturn.	500	First Bank of Minturn.	134
Monte Vista.	430	Bank of Monte Vista	135
Montrose	127	Commercial Credit Industrial Bank . . .	218
Montrose	618	First Mountain State Bank	136
Montrose	557	Montrose State Bank	137

ALPHABETICAL INDEX

<u>LOCATION</u>	<u>NO.</u>	<u>NAME OF BANK</u>	<u>PAGE NO.</u>
N			
Naturita	512	Montrose County Bank	138
Northglenn	529	Citywide Bank of Northglenn	139
Northglenn	087	Mellon Northglenn Industrial Bank	219
Norwood.	447	San Miguel Basin State Bank	140
O			
Olathe	544	Olathe State Bank	141
Ouray.	270	Citizens State Bank of Ouray.	142
P			
Pagosa Springs	147	Citizens Bank of Pagosa Springs	143
Paonia	550	Paonia State Bank	144
Parker	555	Bank of the West.	145
Parker	150	Savings Industrial Bank of Parker	220
Platteville.	560	Platteville State Bank.	146
Pueblo	542	Centennial Bank of Blende	147
Pueblo	005	Commercial Credit Industrial Bank	221
Pueblo	101	Minnequa Bank of Pueblo	148
Pueblo	568	Pueblo Boulevard Bank	149
Pueblo	174	Pueblo Bank & Trust Company	150
Pueblo	140	Pueblo First Industrial Bank.	222
Pueblo West.	588	Bank of Southern Colorado	151
R			
Rangely.	479	Bank of Rangely	152
Rangely.	602	Rio Blanco State Bank	153
Rifle.	587	Regional Bank of Rifle.	154
Rocky Ford	445	Empire State Bank	155
S			
Salida	531	Chaffee County Bank	156
Security	480	Valley Bank of Security	157
Snowmass Village	528	Alpine Bank of Snowmass Village	158
Springfield.	554	Baca State Bank	159
Steamboat Springs.	533	Bank Northwest.	160
Sterling	346	Century Bank Sterling	161
T			
Telluride.	495	Bank of Telluride	162
Thornton	614	Citywide Bank of Thornton	163
Thornton	059	Credithrift Industrial Bank	223
Thornton	478	North Valley Bank	164
Thornton	162	Thornton U.S. Industrial Bank	224
V			
Vail	490	FirstBank of Vail	165
Vail	142	Vail Firstbank Industrial Bank.	225
W			
Walden	459	North Park State Bank	166
Walsh.	313	Colorado State Bank	167
Westcliffe	559	Custer County Bank.	168
Westminster.	498	Citizens Bank	169
Westminster.	030	Chemical Financial Industrial Bank.	226
Wheat Ridge.	524	Citywide Bank of Applewood.	170
Wheat Ridge.	615	International Bank of Wheat Ridge	171
Wiggins.	506	First State Bank of Wiggins	172
Wiley.	123	State Bank of Wiley	173
Windsor.	552	Bank of Windsor	174
Woodland Park.	484	Park State Bank	175
Wray	547	Wray State Bank	176

ALPHABETICAL INDEX

LOCATION

NO.

NAME OF BANK

PAGE NO.

Y

Yuma 224

Farmers State Bank of Yuma.

177

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